

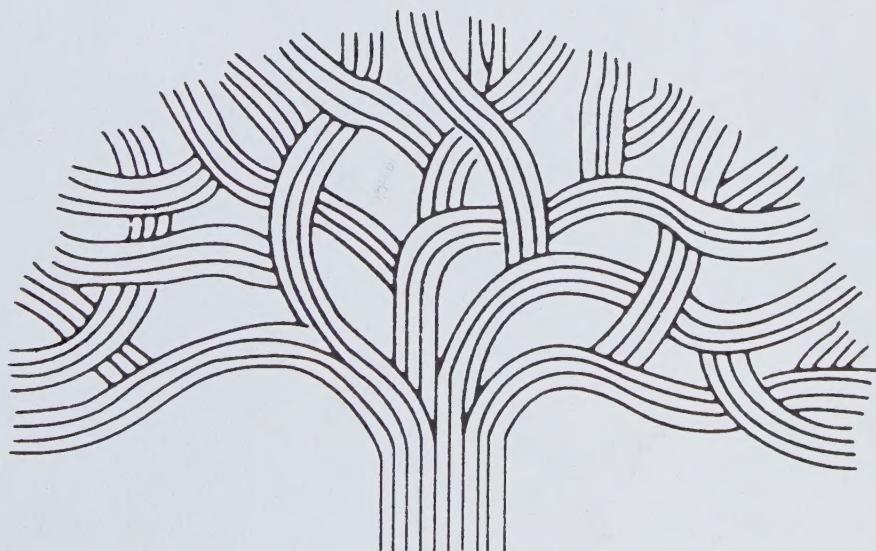
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY

(CHAS)

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City of Oakland

November 1991

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY

(CHAS)

City of Oakland
November 1991

Comprehensive Housing Affordability Strategy (CHAS)

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

APPENDIX B



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Part 1 - Needs Assessment

Narrative

Tables

Part 2 - Market & Inventory Conditions

Narrative

Tables

Part 3 - Strategies

Narrative

Tables

** For all amendments, specify the nature of the amendment below and attach amended portions to this cover sheet.

Jurisdiction

Name of Authorized Official:

Henry L. Gardner, City Manager

HUD Approval

Name of Authorized Official:

Signature & Date:

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EXECUTIVE SUMMARY

Recent federal legislation mandated a new planning document for jurisdictions that receive funds from federal housing programs - a Comprehensive Housing Affordability Strategy, commonly referred to as a CHAS. The CHAS replaces the Housing Assistance Plan (HAP) required for Community Development Block Grant Funds (CDBG) funding and the Comprehensive Homeless Assistance Plan (CHAP) required by the McKinney Homeless Assistance Programs. The CHAS is an important document for the City. While preparation of a CHAS is a federal requirement for the City, it also provides an opportunity to focus attention on affordable housing needs in the City and the resources that are available to meet these needs.

Much of what is presented in the CHAS is an outgrowth of what has already been presented in previous planning documents adopted by the City of Oakland. These documents include: the Five Year Housing Development Plan for the City of Oakland, the Draft Housing Element of the Oakland Comprehensive Plan, the City of Oakland's Housing Assistance Plan (HAP), and the Comprehensive Homeless Assistance Plan (CHAP).

The topics covered in the CHAS were specified in the legislation requiring the document. Citizen participation is also required. The City held a number of public meetings and hearings to receive comments; the final CHAS was substantially revised in response to the comments received.

The CHAS is divided into three major sections. The first section is Oakland's Community Profile. This section assesses the housing needs of Oakland residents, evaluates the adequacy of the private housing market to meet those needs, and describes the assisted housing inventory. A special focus is placed on the needs of homeless persons and those persons with special needs, such as the disabled. Programs to assist these special groups are described as well. The purpose of this community profile is to focus the housing policy priorities which are presented in the second section.

The conclusion of this profile is that Oakland residents, particularly very low and low income renters, pay a high percentage of their incomes for rent. Although the City has already assisted in the construction of several thousand rental units, thousands of households still require assistance. A second conclusion is that low and moderate income first-time home buyers cannot afford to purchase houses, since inflation in home prices has outpaced increases in household income. This group also needs assistance.

The second section of the CHAS presents a five-year strategy for addressing the affordable housing needs identified in Section I. Priorities for allocating resources are described. Based on these priorities, strategies for achieving the City's housing goals are presented. Also included in the five-year strategy is an analysis of the institutional structure through which the strategy will be implemented. Finally, Section II discusses existing public policies, regulations and procedures which constitute barriers to housing affordability.

Because of the mismatch between the City's overwhelming housing needs and the limited resources available to meet those needs, it was necessary to make difficult decisions regarding the relative importance of different and competing goals. In assigning relative priorities, the City was guided by the following factors:

- Priority should be given to those most in need. The determination as to which groups are most in need is based on several factors, including absolute numbers, the proportion of persons in need within a particular population group, and the degree to which a group has financial resources to meet its housing needs (i.e., in general, higher priority is assigned to the lowest income groups).
- Priorities are affected by the extent to which significant amounts of assistance have been directed to particular activities and groups over the past ten years.
- Priorities are affected by the extent to which resources are actually available to meet identified needs.

The use of these factors allowed the City to choose among competing priorities to determine how resources might best be allocated to meet the wide variety of housing needs which are identified in Section I. The City's highest priorities are:

- Repair and/or replacement of the housing stock damaged as a result of the 1989 Loma Prieta Earthquake, and the provision of housing assistance to persons displaced as a result of the earthquake.
- Expansion of homeownership opportunities for low and moderate income first-time homebuyers.
- Preservation and expansion of the supply of affordable rental housing for very low income families and for large low income families.
- Provision of rental assistance to the homeless and to very low income families and other persons with special needs.
- Provision of support facilities and services to the homeless and to very low income seniors.

The City has also established secondary priorities for the following activities:

- Acquisition and/or moderate rehabilitation of housing for lower income renter families, lower income homeless and other persons with special needs.
- Expansion of the supply of affordable rental housing for low income small families and single persons, and for very low income seniors.

- Rental assistance for very low income seniors and lower income renters.
- Provision of support facilities and services for very low and low income renters, low income first-time homebuyers, and moderate income homeless and other persons with special needs.

The following policies and programs are available (or will be available) to meet the priorities listed above:

Assist in Disaster Recovery: The Loma Prieta earthquake of October 1989 had a disastrous impact on the affordable housing and homelessness situation in Oakland. As a result, restoration and/or replacement of the housing stock and the re-housing of persons displaced as a result of the earthquake is a major priority for the City. The programs that can be utilized to address this policy priority are: FEMA Lawsuit Settlement Funds, California Natural Disaster Assistance Program (CALDAP), and Section 8 Moderate Rehabilitation for Disaster Areas. In addition, the Oakland Redevelopment Agency will assist in rehabilitating earthquake damaged housing serving very low income persons.

Expand and Maintain the Supply of Affordable Housing: As indicated in the Needs Analysis, the most pressing housing problem faced by low and moderate income Oakland residents is affordability. This problem is most severe for potential first-time homebuyers, and for very low and low income renters. A second concern is the provision of supportive housing services and facilities, particularly for the elderly. Finally, the City desires to encourage and assist the maintenance and improvement of the physical condition of its affordable housing stock through rehabilitation.

Programs to assist affordability for homebuyers include: Mortgage Revenue Bonds and Mortgage Credit Certificates (for existing units) and Mortgage Revenue Bonds, Land Cost Writedowns, and Shared Appreciation Mortgages for new construction and rehabilitation of owner-occupied housing. Funding sources for these programs include Community Development Block Grant funds, funds received through mortgage revenue bonds, and the HOME program. The HOPE program will be utilized to assist low and moderate income households to acquire properties owned by various federal agencies.

Programs to assist affordability for renters include: tenant-based rental assistance through Section 8 Certificates and Vouchers and the Section 8 Moderate Rehabilitation Program. In particular, funds for rental subsidies in residential hotels are provided through the Section 8 Moderate Rehabilitation Program for Single-Room Occupancy (SRO) Housing.

Programs to assist rental housing development include: Provision of construction and permanent financing at below-market interest rates, generally with payments deferred for the term of the loan, in order to reduce the cost of operating rental

housing and allow affordable rent levels to be achieved. Funding sources include the Redevelopment Agency's Low and Moderate Income Housing Fund, funds obtained from Housing Development Grant Program Loan Repayments, and the HOME program. Additional programs are: the Rental Housing Construction Program (RHCP), the California Housing Rehabilitation Program, the Section 202 program, and Low Income Housing Tax Credits. The City will continue to encourage private lenders to increase their participation in the development of affordable housing through the Affordable Housing Program operated by the Federal Home Loan Bank.

Preserve Existing Assisted Housing: Initial estimates indicate that over 2,500 units of rental housing assisted in previous years through various federal programs are at risk of conversion to market-rate housing as the result of prepayment of subsidized mortgages, termination of regulatory agreements, and non-renewal of rental assistance contracts. The replacement of such housing would be extremely costly and difficult to achieve.

The City will strive to preserve the existing supply of assisted housing, particularly through mechanisms which improve the physical condition and management of such projects while preserving long-term affordability, by promoting tenant and nonprofit ownership wherever feasible.

Improve the Physical Condition of the Existing Housing Stock: Much of the City's stock is older and in need of maintenance and rehabilitation. The City will continue its long-standing commitment to providing owners of rental and ownership housing with financial assistance to maintain and improve the physical condition of such housing in order to promote neighborhood stability and improvement, and as a cost-effective means of providing its lower income residents with decent, safe and sanitary housing.

Programs for Homeowners: The City will provide low-interest loans to lower income homeowners through its Home Maintenance and Improvement Program, and with funds made available from the new HOME program. Recognizing the special needs of lower income seniors, the City provides deferred-payment loans to qualifying low income homeowners age 62 and older. The City also provides homeowners with assistance through its Self-Help Paint Program.

Programs for Renters: Assistance for the rehabilitation of rental housing will be provided through a continuation of the Rental Rehabilitation Program, utilizing funds carried forward from prior year allocations and program income made available from loan repayments. The City is also planning to develop new rental rehabilitation programs to replace the now-discontinued federal Rental Rehabilitation Program and Section 312 loan program by utilizing a portion of its HOME program allocation.

Assisting the Homeless: The City has adopted a "three-tiered" approach to dealing with the problem of homelessness in the City of Oakland. First, the City assists with the

provision of emergency housing for homeless individuals and families. To the extent possible, emergency housing is supplemented with the provision of supportive services. Second, the City is actively working to expand the supply of facilities which assist the homeless in making the transition to permanent housing, by providing transitional housing facilities which combine short to medium term housing with supportive services necessary to assist the homeless to achieve independence.

Provide Emergency Housing: Funding for operating costs of emergency shelters is available from the City's Emergency Housing Program; funding for acquisition, lease, and physical improvements of emergency shelter facilities is provided by the federal Emergency Shelter Grant Program; funding for the acquisition or lease of emergency shelter facilities is also provided through the State of California's Emergency Shelter Program, and hotel/motel vouchers for homeless individuals and families are funded by the City of Oakland and Alameda County.

Provide Transitional Housing: Development of a multi-service center is underway, using funding obtained from FEMA Settlement Funds, the American Red Cross, and other local and private funds; development and support of transitional housing facilities utilizing funding from the federal Transitional Housing Program, and lease of single-family homes from HUD to be used for transitional housing facilities under HUD's Single Family Disposition Program.

Provide Permanent Housing: The City will expand the level of rental assistance for the homeless, using funds provided by the Robert Wood Johnson Foundation through a multi-year commitment to the Alameda County Health Care Services Agency and the Oakland Housing Authority, and by giving persons verified as homeless priority admission to the Section 8 Moderate Rehabilitation Program and the Section 8 Moderate Rehabilitation for SROs for Homeless Individuals Program. Also, guarantees and assistance for payment of first and last months rent, and security deposits, are available through the City-funded Rental Assistance Program operated by the Eden Council for Hope and Opportunity (ECHO). Other strategies include the expansion and improvement of the supply of affordable single room occupancy housing and increasing the supply of permanent housing with supportive services for handicapped individuals and families who are homeless or at risk of becoming homeless.

Provide Supportive Services: The City will utilize funds obtained from a multi-year award under the federal Supportive Housing Demonstration Program - Transitional Housing Program to provide a variety of services (child care, job training, etc.) in transitional housing facilities. The City will also actively encourage and support the efforts of nonprofit service providers to seek funding from the federal Supplemental Assistance for Facilities to Assist the Homeless (SAFAH).

Provide Supportive Services and Facilities for Seniors and Other Persons with Special Needs: Oakland has a large number of seniors and other persons with special needs. The specific needs of these groups have been described in Section I. The City will continue its commitment to providing housing for such persons, with the highest priority directed to the provision of supportive services and facilities. Programs include: construction and rental subsidies from the federal Section 8/202 program; encouragement of nonprofit sponsors to develop housing utilizing the new federal Supportive Housing for Persons with Disabilities (Section 811) program; housing and supportive services for persons with AIDS or who are HIV-positive to be funded by the new federal Housing Opportunities for Persons with AIDS program, the City's own agency, Access California, assists in barrier-free housing.

Strategies for Public Housing: The City has a large supply of public housing developments providing affordable housing to persons of very low income. The public housing supply represents a critical component of the City's affordable housing strategy serving persons who cannot be served through other programs. The Oakland Housing Authority is committed to improving the physical condition of the public housing supply, promoting greater resident involvement in management, improving the management and operation of public housing, and assisting public housing residents to achieve economic self-sufficiency.

Promotion of Energy Efficiency: Federal guidelines specify that housing costs should not exceed 30% of a household's gross income. This figure is for total housing costs, and includes both the cost of shelter and the cost of any resident-paid utilities. Accordingly, promotion of energy efficiency and reduction of energy costs is not only a national energy policy objective, but is also part of an affordable housing strategy. To assist homeowners in retrofitting their homes for greater energy efficiency, the City funds a Weatherization Program that provides low-income homeowners with assistance to increase insulation and promote greater energy efficiency. State building codes promote energy efficiency in new construction with some of the strictest standards in the nation.

There are many institutions involved in carrying out the housing strategy presented above. These include public agencies, such as the City's Office of Community Development, Office on Aging, and Oakland Housing Authority and Alameda County's Social Services Agency and Department of Housing and Community Development. Private, nonprofit organizations are involved in developing and managing affordable housing. Private, for-profit developers build some affordable housing. Finally, lenders provide some of the credit used for affordable housing production. There are areas in which the housing delivery system could be improved, and the City has considered ways in which many of these problems can be addressed.

The principal ways in which the City can improve the housing delivery system are:

- Consider improvements to the City's housing development approval process, as suggested by a recent management audit.

- Assist the nonprofits in improving management skills and systems. Funds for such capacity-building can be derived from development fees collected from syndication proceeds.
- Establish an Oakland Community Reinvestment Commission and a Linked Deposit policy to increase credit availability in all neighborhoods.
- Encourage Oakland corporations to participate in tax credit investments in low income housing through CASH, Inc.

Finally, there are several public policies which affect the costs of affordable housing development. These include: permit processing, secondary unit ordinance, the land use approval process, the condominium conversion ordinance, the rent regulation ordinance, Article 34, the lack of an approved Housing Element, lack of sufficient land zoned for residential use, real estate taxes and fees, and various state and federal regulations.

In general, however, the City has found that the greatest obstacle to affordable housing production has been the wide disparity between development costs and the low incomes of Oakland residents, rather than local policies and regulations.

Finally, Section III presents a one-year action plan. This plan describes the financial resources anticipated to be available in the coming year and plans and goals for addressing housing needs and housing priorities during the 1991-92 Federal fiscal year.

Specific actions to be taken as part of the one-year affordable housing plan include:

- Provide assistance to 250 low and moderate income first-time homebuyers.
- Construct or substantially rehabilitate 100 affordable ownership units.
- Construct or substantially rehabilitate 500 affordable rental housing units.
- Prepare an Assisted Housing Preservation Plan.
- Begin new rehabilitation efforts at two public housing buildings. Complete minor rehabilitation of 200 owner-occupied units.
- Provide new rental housing assistance for 600 additional households.

Specific actions to be taken as part of the one-year plan for the homeless include:

- Develop a multi-service center for the homeless in downtown Oakland with 108 rooms and additional emergency shelter capacity. Assist in the funding of social services at the center.

- Seek additional funding to increase the level of social services at emergency shelter facilities.
- Develop 15 new transitional housing units for the homeless.
- Provide rental assistance for homeless persons in SRO facilities and other rental housing.

Specific actions to be taken as part of the one-year plan for other persons with special needs include:

- Develop housing with supportive services for the elderly at three new elderly housing developments.
- Establish a minimum yearly goal for the provision of supportive services.
- Secure funding for facilities for persons with AIDS.

INTRODUCTION

INTRODUCTION

Recent federal legislation mandated a new planning document for jurisdictions that receive funds from federal housing programs - a Comprehensive Housing Affordability Strategy, commonly referred to as a CHAS. The CHAS replaces the Housing Assistance Plan (HAP) required for Community Development Block Grant Funds (CDBG) funding and the Comprehensive Homeless Assistance Plan (CHAP) required by the McKinney Homeless Assistance Programs. The CHAS is an important document for the City. While preparation of a CHAS is a federal requirement for the City, it also provides an opportunity to focus attention on affordable housing needs in the City and the resources that are available to meet these needs. Because of the need for an overall housing strategy, the City expanded the CHAS to include more policy emphasis on moderate income residents in addition to very low and low income residents.

Under Title I of the National Affordable Housing Act of 1990, states and local governments that apply for direct assistance under certain HUD programs must have a housing strategy that is approved by HUD. For certain other applicants, the Act requires that an application for funding be certified as consistent with an approved housing strategy.

Programs that are subject to CHAS requirements include the following:

- HOME Program
- HOPE I (Public Housing Homeownership) Program
- HOPE II (Homeownership of Multifamily Units) Program
- HOPE III (Homeownership of Single Family Homes) Program
- Community Development Block Grant (CDBG) Program
- Shelter Plus Care Program
- Supportive Housing for the Elderly (Section 202) Program
- Supportive Housing for Persons with Disabilities (Section 811) Program
- Emergency Shelter Grants (ESG) Program
- Supplemental Assistance for Facilities to Assist the Homeless (SAFAH) Program
- Transitional Housing Program

- Permanent Housing for Handicapped Homeless Persons Program (State applicants only)
- Moderate Rehabilitation Single Room Occupancy Program
- Housing Opportunities for Persons With AIDS Program

To receive funding under these programs, the applicant (whether a city, housing authority, non-profit organization, etc.) must include a certification of consistency with an approved CHAS when submitting its application. In the future, it is expected that HUD will consider consistency with CHAS strategy in awarding Section 8 and Public Housing Development funds as well as funds under the Section 8 Existing Housing Certificate and Housing Voucher Programs.

Policy recommendations presented in the CHAS are consistent with the Five Year Housing Development Plan adopted by the City in May 1991. The main difference between the CHAS and the Five Year Plan is that the CHAS focuses on overall housing strategies for very low and low income households, the homeless, and those with special housing needs, while the Five Year Plan addresses housing development policies for the City as a whole.

The topics covered in the CHAS were specified in the legislation requiring the document. Citizen participation is also required. The City held a number of public meetings and public hearings to receive comments. A more complete description of the citizen participation process is included in Section IV.

The CHAS is divided into three major sections. The first section presents Oakland's Community Profile and assesses the housing needs of Oakland residents, evaluates the adequacy of the private housing market to meet those needs, and describes the housing currently available to assist Oakland residents. The second section presents a Five Year Housing Strategy. Included within this strategy is a discussion of Oakland's housing policy priorities for the next five years, a description of programs and initiatives to address those priorities, and an analysis of the institutional delivery structure and of public policies which may be barriers to affordable housing. The third section is Oakland's One Year Housing Plan for the federal fiscal year 1991-92. This plan includes a list of all potential funding sources and the amount of funds that are expected to be available for the next federal fiscal year. It also includes a description of actions to be undertaken and specific goals. The third section concludes by presenting the number of households expected to be assisted with HUD funds.

The required CHAS tables are located at the end of each section. Supplemental tables are located in Appendix C.

Summary of CHAS Development Process

The Office of Community Development (OCD) of the City of Oakland was responsible for development of the CHAS document, with special cooperation from the Planning Department and the Oakland Housing Authority. The intergovernmental cooperation and community involvement during the development process is summarized below.

Intergovernmental Cooperation

Several contacts were made with representatives of state housing programs that may provide funding to implement the City's priorities. These include the Office of Housing and Community Development (HCD), the California Housing Finance Agency and the California Tax Credit Allocation Committee. The information obtained from these offices was used to assess the available resources and requirements for their use. HUD was contacted regarding funding availability for federal housing programs, especially new programs such as HOME. In addition, OCD consulted HCD regarding the State's CHAS. HCD does not plan to incorporate the City's CHAS in the State's, but may include it as an attachment. OCD also consulted with the County of Alameda while the CHAS was being prepared.

Community Involvement

Community involvement in the CHAS development process has come through two different processes. First, as discussed below, there was extensive community input and review of the housing policy documents upon which the CHAS is based. Secondly, interested organizations and individuals have been contacted specifically regarding the CHAS. Finally, there were two public hearings, two neighborhood meetings, and several meetings with special interest groups. Section 4 discusses the Citizen Participation Process.

The CHAS draws extensively from four housing documents, which include policies and goals as well as assessments of market conditions and needs. They are the:

- Draft Housing Element of the Oakland Comprehensive Plan (November 1990),
- Five Year Housing Development Plan for the City of Oakland (adopted May 1991),
- City of Oakland Housing Assistance Plan (1988-1991), and the
- City of Oakland Comprehensive Homeless Assistance Plan (1990).

These documents were subject to public review. For the revised Housing Element, City Planning staff met with Oakland Community Development District Boards, housing organizations operating in Oakland, and numerous other community organizations and interested persons to solicit comments on the proposed amendments. The Planning Commission and City Council held public hearings at which comment was sought. The Five Year Plan was discussed and

reviewed at a special City Council work session and was later adopted after a public hearing before the City Council.

The Oakland Housing Authority has been consulted about its policies, programs and priorities. Non-profit developers with active projects in the City were contacted as well as Oakland Housing Organizations (an umbrella organization of non-profit housing organizations and advocacy groups) which sponsored a meeting for public review and comment on the draft CHAS. Other organizations contacted include Emergency Services Network, a network of organizations that provide services to homeless persons in Alameda County. A complete list of the agencies and groups contacted is included at the end of the CHAS.

SECTION I:

OAKLAND COMMUNITY PROFILE

The City of Oakland, strategically located in the San Francisco Bay Area, is home to a diverse population. This diversity can be observed in the center of Oakland. On the one hand, there has been considerable new construction of architecturally outstanding office buildings. This office construction is transforming the downtown skyline and has increased employment opportunities in the downtown. On the other hand, only a few blocks away from the modernizing downtown area are located some of the oldest neighborhoods in the City, dating back to the late 19th and early 20th centuries. These areas, home to thousands of very low income families, contain housing in substantial need of rehabilitation. Furthermore, the downtown was one of the areas most severely affected by the Loma Prieta Earthquake of October 1989, contributing to the loss of over 1,000 affordable housing units and rendering many older office buildings uninhabitable. This earthquake damage is still quite visible in the downtown area.

Throughout the City, but particularly in the seven community development districts, housing needs are critical. If current trends continue unabated, the housing problems that now plague Oakland may prove insoluble. The City has a shortage of affordable housing units, relative to need. New construction of affordable housing units is limited, given the high costs of land and financing. The housing market for affordable units is extremely tight, leading to families doubling up and increasing the incidence of homelessness. The October 1991 fire in the Oakland Hills, which destroyed some 3500 housing units, has further exacerbated this situation.

Since 1980, increases in rents and home prices have outpaced income growth, so that the affordability problem is increasing for a significant portion of Oakland's population. Homeownership is no longer a viable goal for many Oakland residents; for many, staying off the streets has become the main priority.

Compared to other cities within Alameda County, Oakland has a disproportionate number of lower income households. Although employment opportunities have expanded, in many cases these new jobs are in the service sector and not in the higher paying industrial sector, which has experienced absolute job loss over the past decade. This is a phenomenon experienced by most major cities in the country. In the short term, there is little indication that the incomes of Oakland's lower income residents will significantly rise. Consequently, if actions are to be taken to improve the housing conditions of thousands of Oakland's residents, these actions must focus on the housing itself and its affordability, since the City cannot change major economic trends.

This Community Profile describes housing needs and details current housing market conditions in the City. By presenting information on housing needs and the housing available to meet those needs, the Comprehensive Housing Affordability Strategy (CHAS), builds a foundation upon which to base the five-year strategy presented in Section II and the one-year action plan presented in Section III.

PART 1: NEEDS ASSESSMENT

HUD requires that the CHAS begin with a discussion of housing needs of the general population, followed by detailed discussions of the housing needs of homeless persons and those with special housing needs, such as the disabled population. HUD's required focus is on lower income households, those whose limited incomes place them in a restricted position in the housing market. A separate perspective on renters and on owners is important, since many of the housing strategies discussed in Section II are targeted to addressing either homeowners' or renters' housing problems. Finally, understanding the nature of housing needs is required, since the type of housing problem will affect the types of strategies pursued. Affordability problems may require subsidies, whereas substandard housing requires rehabilitation programs. Finally, HUD requires detailed information on the homeless population and persons with special housing needs. This information is not easily obtained from standard data sources. Thus, because it was necessary to collect special data to prepare the CHAS, the City has expanded its knowledge of these groups requiring special housing and supportive services.

A. GENERAL HOUSING NEED

1. Summary of Findings

Available estimates indicate that incomes in Oakland are still relatively low, while rents and housing prices have risen considerably. The widening gap between income and housing costs indicates an increase in the assistance needs of very low, low and moderate income families. The opportunities for renters to become first-time home buyers are generally restricted to households at the middle and upper ranges of Oakland's income distribution. Housing conditions remain a problem for many households, as Oakland has an older housing stock, some of which is in need of significant repairs and improvements. Overcrowding is also a problem; the growth in population over the past decade is largely exhibited in an increase in average household size rather than an increase in the number of households. Particularly for large households and those with limited incomes, finding adequately sized housing at affordable rents is a difficult challenge.

The 1989 Loma Prieta Earthquake and the 1991 Oakland Hills Fire destroyed thousands of housing units that need to be replaced. The Earthquake destroyed over 1,000 affordable housing units which have not yet been replaced. Although the Fire affected the upper end of the housing market, because it removed approximately 3,500 units (2% of the total housing stock) from the supply, it is possible that there will be indirect negative effects on the affordable housing supply through upward pressure on rents while relatively affluent displaced households seek temporary accommodations until rebuilding has occurred.

Nearly 17,000 Oakland households receive some kind of governmental housing assistance (this figure does not include the significant tax benefits which accrue to homeowners). The Oakland

Housing Authority (OHA) is by far the largest provider of housing assistance, both in public housing developments and through the Section 8 rental assistance program. Due to the high level of demand for this assistance (over 26,000 families are on the waiting lists), OHA has closed its waiting lists. Most privately owned subsidized housing developments also have long waiting lists. This indicates a substantial unmet need for additional housing assistance. Furthermore, over the next five years, the need for affordable housing is projected to increase over the present level.

2. Sources and Methodology

Since the City had only a few months to prepare the CHAS, it was necessary to rely on information available from existing documents as well as discussions with public and private agency staff knowledgeable in the area of Oakland's housing needs and services. It was not possible to conduct special surveys or field investigations. Despite the time constraint, the information presented in Section I is far more detailed than the minimum required by HUD for FY 1991-92.

The CHAS is based on the most current information available that meets HUD's requirements. The majority of information is derived from the 1980 Census because much of the detailed information requested by HUD had not been released as of October 1991, when the final CHAS was prepared. In particular, information related to household income (needed for housing cost burden calculation) and housing quality measures were not available from the 1990 Census and will not be provided by the U.S. Census Bureau until 1992. Where 1990 Census data was available, it has been incorporated into the CHAS. Throughout the CHAS, the narrative and the tables clearly indicate from which Census (1980 or 1990) information has been obtained.

CHAS Table 1A (Housing and Assistance Needs of Low and Moderate Income Households; see page 39) is one of the more important HUD-required tables in Section I. The information used to complete this table was derived from the 1980 Census. The Census information available includes special tabulations from the 1980 Census provided to the City previously for its preparation of the HAP. While the 1980 information is undoubtedly out-of-date, there are no more recent data which would meet HUD's requirements for CHAS Table 1A. HUD has indicated that it will provide cities with special tabulations of 1980 Census data in time for the Fiscal Year 1992-93 CHAS. Special tabulations of 1990 Census data will not be made available until 1993, when the Fiscal Year 1993-94 CHAS is being prepared.

(For a complete discussion of methodology for Section I, see Appendix B.)

Other information used in the CHAS includes: projections of population and employment growth from the Association of Bay Area Governments (ABAG), a regional planning agency; the City's 1988 Housing Assistance Plan (HAP); other published data; and discussions with affordable housing and homeless service providers. A complete list of documents, agencies and staff consulted is included at the end of the CHAS.

It should be noted that available information for certain special population groups, such as the homeless and those with special needs, does not always conform to HUD requirements. In particular, HUD requires that the tables related to the number and characteristics of the homeless be based on an unduplicated count at one point in time. However, this type of estimate understates the true need for housing and services for the homeless during the course of one year. Thus, the discussion of the needs of the homeless in the CHAS is expanded to include additional information available from several sources.

3. Definitions

Since many of HUD's programs are targeted to specific income groups to address housing needs, it is useful to define those income groups and housing needs.

Each year, HUD publishes income limits to qualify as "very low income," "low income," and "moderate income." These limits are based on the median household income for the metropolitan area. Thus, the official definition of very low and low income for Oakland households is tied to the median household income for the Oakland Primary Statistical Metropolitan Area (PMSA), which comprises all of Alameda and Contra Costa counties combined.

a. Income Groups

Very Low Income Households

Households whose incomes do not exceed 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. It should be noted that these are maximum income figures and most very low income households in Oakland have incomes far below these limits. Based on the 1980 Census, there were 33,656 very low income renter households (42 percent of all renter households) and 10,495 very low income homeowner households (17 percent of all homeowner households).

Low Income Households

Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. As of 1980, there were 16,878 low income renter households (21 percent of all renter households) and 8,024 low income homeowner households (13 percent of all homeowner households).

Lower Income Households

Households that fall into the very low or low income categories. In Oakland, 63 percent of all renter households are lower income, and 30 percent of all homeowner households are lower income.

Moderate Income Households

Households whose incomes are between 81 and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. As of 1980, there were 6,302 moderate income renter households (eight percent of all renter households) and 4,285 moderate income homeowner households (seven percent of all homeowner households).

As of October 1991, the income limits are as follows:

Income Group	Household Size					
	1	2	3	4	5	6
Very Low Income	16,400	18,700	21,050	23,400	25,250	27,150
Low Income	26,200	29,950	33,700	37,450	40,450	43,450
Moderate Income	31,150	35,600	40,000	44,450	48,050	51,600

b. Housing Needs

For the purposes of the CHAS, a household has housing needs if it pays an excessive percentage of its income toward rent, or if it resides in housing which has physical defects or is overcrowded. A household has an **excessive housing cost burden** if it has to pay more than 30 percent of its income toward housing costs. If the household pays more than 50 percent of its income toward rent, it has a **severe housing cost burden**. A housing unit has **physical defects** if it lacks a complete kitchen, bathroom or electricity, and is **overcrowded** if it contains more than one person per room.

4. General Housing Needs

CHAS Table 1A (page 39) presents the current estimate of housing needs for all low and moderate income households.

Since 1980, Oakland's population has increased by 9.7 percent. The number of households has increased slightly (2 percent), while average household size has increased from 2.34 persons per household to 2.52 persons per household. Estimates of income which are available indicate that income growth in Oakland has not kept pace with the considerable increases in rents and housing values; thus, there has likely been an increase in the assistance needs of very low, low, and moderate income families.

a. Affordability

Housing affordability is considered to be a problem if a household has a housing cost burden that is severe or excessive. Housing cost burden is defined by HUD as the

relationship between gross housing costs, including utility costs, and gross income. An acceptable housing cost burden cannot exceed 30 percent of gross income. If the cost burden exceeds 30 percent of gross income, it is called an excessive cost burden. If it exceeds 50 percent of gross income, it is called a severe cost burden.

The incidence of both excessive and severe cost burden is understated in this CHAS, since the available housing cost information does not include utility costs. Consequently, in those cases where renters are responsible for their utility costs, the housing costs reported here do not measure gross housing costs, since utility costs are not included.

Renters

Overall, 62 percent of Oakland's lower income renter households have excessive cost burdens, and almost half of these households have severe cost burdens. More very low income households have excessive cost burdens (70 percent) than do low income households (46 percent).

Although a higher proportion of Oakland's 14,684 elderly renter households have very low incomes (55 percent of elderly renter households fall into the very low income category compared to 39 percent of non-elderly renter households), their housing cost burdens are not as severe. Approximately 5,200 (64 percent) of the elderly very low income households have housing cost burdens greater than 30 percent, whereas 72 percent of non-elderly, very low income renter households have housing cost burdens greater than 30 percent. This comparison is similar for excessive housing cost burdens (30 percent for elderly and 42 percent for the non-elderly).

These numbers are from the 1980 Census. The difference between the percentages of elderly and non-elderly renters with excessive housing cost burdens may now be even greater, since a number of subsidized units for elderly households have been added to Oakland's rental housing inventory. (Because the 1990 Census will provide the City with more current data, it will be possible to verify this trend when the CHAS is revised in subsequent years.)

In general, it should be noted that the number of renters with excessive cost burdens would be much higher without the currently available housing assistance. As of 1980, there were approximately 50,000 low and very low income renter households in Oakland, but only 19,000 of these reported acceptable cost burdens. Approximately 12,000 of these households were in subsidized units, so there were estimated to be only 7,000 low income Oakland households able to afford their rents without excessive cost burdens in the private, unsubsidized market. Because rents have risen faster than incomes in the 1980s, the situation has probably worsened.

There is no information available on housing cost burdens of moderate income renters. However, it is assumed that there is a lower incidence of excessive cost burdens for this group. It should be noted that a moderate income household with an excessive housing cost burden faces a less acute problem than does a very low income renter who also has an excessive housing cost burden. Given the same percentage of income paid for rent, a moderate income household will have more money left over for other expenditures than will a very low income household.

Homeowners

Currently available data do not allow determination of the number of owner households with high housing cost burdens by household type and income category. According to the 1980 Census, approximately 19 percent of all Oakland's owner occupant households had an excessive housing cost burden. The households with high cost burdens are concentrated in the lower income categories; 64.6 percent of the owner-occupant households with cost burdens of 30 percent or greater had annual incomes of less than \$15,000 in 1980.

Low income owner occupants face particular problems in meeting the cost of maintaining and repairing their homes. This points to a need for rehabilitation loan assistance for such owners.

First-time Home Buyers

In order for renters to become first-time home buyers, it is necessary for them to have sufficient savings and incomes to: cover the downpayment and other fees required at the time a loan is initiated, and to afford the monthly payments. Given current incomes, house prices, and mortgage interest rates, how difficult is it for Oakland renters to become first-time home buyers?

Assuming that (i) a first-time home buyer used conventional financing (20 percent downpayment and nine percent interest rate) to purchase a median priced house in Oakland (\$177,376), (ii) property taxes amount to 1.2% of the sales price and insurance amounts to 0.4% of 70% of the sales price, and (iii) lenders will allow borrowers to devote 33% of their income to mortgage principal and interest, insurance, and property taxes combined, he/she would need the following:

- Nearly \$40,000 in savings to cover the downpayment, loan fees, and closing costs; and
- An annual income of at least \$49,000 to cover principal, interest, property taxes and insurance.

The required income of \$49,000 is far above the estimated median household income for Oakland, indicating that home ownership is out of reach for most Oakland households. In fact, if one excludes existing homeowners from consideration, the situation is even worse, as renters tend to have lower incomes than existing homeowners. Furthermore, even if they could qualify for the mortgage, few renter households have the necessary savings for the downpayment and closing costs.

What if the household lacks sufficient savings for a downpayment? How would the picture change assuming that the household could locate conventional financing that would only require a five percent downpayment? The buyer would then need approximately \$12,000 in savings, but the lender would require that the annual income be \$57,000. In this scenario, even fewer potential homebuyers would have the necessary income.

One way of making homeownership more affordable to first-time buyers is to utilize the mortgage revenue bond program (MRB). This program provides mortgages at lower interest rates and makes it easier to qualify with a five percent downpayment. At present, interest rates are slightly below seven percent. A first-time buyer participating in this program would be somewhat better off. Assuming he or she would be able to afford the 20 percent downpayment, then, the qualifying annual income can be slightly lower (\$43,000 compared to \$49,000). This is still relatively high for most first-time buyers. If the downpayment amount is reduced to five percent, then an income of \$49,000 would be required to qualify, and again disqualifies most of Oakland's renters.

What these numbers clearly show is that the costs of buying a home in Oakland in the 1990s are beyond the means of a large proportion of the potential first-time buyers. Furthermore, participation in a program that reduces interest rates does not dramatically alter this situation.

(An existing homeowner does not face the same problems in purchasing a house, assuming that he or she rolls over the equity from the old home to cover the downpayment and other fees required when purchasing a new house. Depending on the cost of the new house and the amount of equity built up in the former house, it is possible that the mortgage payments also would be less of a problem. Consequently, City resources are directed to assisting renters become first-time home buyers, instead of helping homeowners purchase other housing units.)

b. Physical Defects and Overcrowding

Housing with physical defects is defined as a housing unit that lacks complete kitchen facilities, a bathroom or electricity. Overcrowded housing is defined as a housing unit which contains more than one person per room. Although both of these characteristics are measures of substandard housing, they are different. Physical defects are part of the

housing unit, regardless of who occupies the unit. On the other hand, overcrowding is due to the size of the household occupying the unit. The condition of overcrowding can change as there is turnover in the unit. Because of this difference, it would be useful to assess housing needs based on physical defects and overcrowding separately. Unfortunately, the source of information for physical defects and overcrowding was a HUD table which combined these categories into a single category called "substandard housing." (See Appendix B for additional information on the methodology used here.)

It should also be noted that these measures are based on a fairly narrow Census definition of substandard housing. Many properties in Oakland, while not lacking kitchen or bathroom facilities, or electricity, are nonetheless in violation of City housing codes and cannot be considered to be "decent, safe and sanitary housing." The City's Code Compliance section in the Office of Community Development handles in excess of 6,000 housing and zoning code enforcement cases in a one-year period, indicating that the problem of inadequate and unhealthy housing conditions is more widespread than Census data alone would suggest.

Among very low income renter households, 4,199 (or 12 percent) occupied substandard housing as of 1980. Comparable figures for low and moderate income renter households were similar (11 and 10 percent respectively). Apparently, the incidence of substandard housing among renters does not vary much by income group.

One difference among renters, however, is whether a household is elderly or non-elderly. A lower percentage of elderly renters lives in substandard housing. Five percent of very low income elderly renters are in substandard housing (compared to 15 percent of very low income, non-elderly renters), and four percent of low income elderly renters are in substandard housing (compared to 13 percent of low income, non-elderly renters). One explanation for this difference is that elderly households are smaller; thus, they are less likely to be living in overcrowded circumstances.

Interestingly, according to the numbers presented in CHAS Table 1A (page 39), homeowners of all income levels are more likely to live in substandard housing than are renters. Overall, 27 percent of very low income homeowner households live in substandard housing, 24 percent of low income homeowner households, and 22 percent of moderate income homeowner households. Given available data, it is difficult to explain these differences. To the extent that owner-occupied housing is older, there can be a higher incidence of substandard conditions. Similarly, if the occupants of owner-occupied housing units consist of larger families, this too could explain a higher degree of substandard housing among homeowners due to overcrowding.

There are some differences between elderly and non-elderly homeowners. Almost one-third of the very low income, elderly homeowners live in substandard housing, compared to approximately one-fourth of non-elderly homeowners. However, this difference decreases as income goes up, and a lower percentage of moderate income, elderly

homeowners live in substandard housing (19 percent) compared to non-elderly, moderate income homeowners (23 percent).

The greater proportion of homeowners living in substandard housing, particularly elderly homeowners, indicates that there is much need for rehabilitation assistance to homeowners at all income levels, but especially to those households that have very low incomes.

c. Loma Prieta Earthquake of 1989

The Loma Prieta Earthquake of 1989 destroyed or severely damaged more than 1,000 rental units, as well as a substantial number of owner-occupied units in the City of Oakland which had been affordable to very low income persons. Many of these had been SRO units. So far, very few have been replaced or returned to service. An estimated 2,500 people were immediately displaced as a result of the earthquake.

Since the 1990 Census was taken after the earthquake, the 1990 numbers presented in Part 2 on total housing units should reflect the effects of the earthquake. However, information presented here on housing cost burden and physical condition (based on 1980 census data) is too out-of-date to provide a comprehensive picture of the devastating consequences of the earthquake on the supply of affordable housing in the central, East and West Oakland areas. Housing needs were acute in these areas prior to the earthquake. Because the earthquake had a greater effect on affordable housing in these areas, housing needs for lower income households have increased far more than they would have in the absence of the earthquake. Furthermore, since these areas contain a higher percentage of minority households, the earthquake has negatively impacted minorities to a greater degree than white households.

Throughout the CHAS, information will be presented demonstrating that the earthquake has: decreased the supply of affordable housing, particularly SROs; increased homelessness, and expanded the need for rehabilitation of owner-occupied housing.

d. The Oakland Fire of October 1991

At the time of the writing of the Final CHAS, the City of Oakland had recently suffered one of the worst urban fires in U.S. history. The loss of units attributable to the fire far exceeds the loss of units due to the Earthquake. At this time, it is estimated that approximately 3,000 single family units were destroyed or substantially damaged, and an additional 500 apartment units suffered the same fate.

Since these units were priced at the upper end of the housing market, the ramifications of the fire on the CHAS are indirect. The City does not anticipate an increase in the number of homeless individuals and families and has determined that most affected households have adequate resources on their own to obtain alternative shelter on both a temporary and permanent basis.

However, there will be indirect effects. It is possible that rents at the upper end of the market will be forced up due to increased demand for the remaining units. This market movement could ripple down to the affordable rental market. Also, the City may find that resources it would have directed elsewhere in the City, such as those required to improve infrastructure and facilitate the permit approval process, may be temporarily diverted to the Oakland Hills area. The City is committed to rebuilding the area as quickly as possible.

e. Number of Households Receiving Assistance and Number of Households on Waiting Lists

Presently 16,503 low and moderate income renter households receive housing assistance in Oakland, and an additional 295 owner households receive assistance. Of the 16,503 renter households receiving assistance, the majority (60 percent) receive project based assistance. These households may live in public housing, Section 202 projects for the elderly or disabled, Section 8 rental assistance projects, or other multifamily projects assisted with low interest loans under the older HUD Section 221(d)(3) and Section 236 programs, as well as more recent State and local programs. Over 98 percent of the renters receiving tenant based assistance participate in the Section 8 voucher/certificate program, which allows them to rent units in unsubsidized buildings with assistance provided by the Housing Authority.

In addition to these households already receiving assistance, there are thousands of households who need assistance. Because of the inordinately large number of people seeking subsidized housing in Oakland, the Oakland Housing Authority (OHA) has a two-tiered waiting list system. When a prospective applicant wished to obtain subsidized housing, he/she was placed on the pre-waiting list. Because of the large number of applicants, names are no longer being added to the pre-waiting list. OHA estimates that it may take as long as seven years for some of the households on the waiting list to actually receive assistance.

When openings occur on the waiting lists of the subsidized housing programs (public housing and Section 8 rental assistance), applicants are drawn from the pre-waiting list and assigned to the waiting list on the basis of Federal preferences (displaced by government action, paying more than 50 percent of income for rent, living in substandard housing, or displaced by fire/natural disaster) and application date. OHA does not keep statistics on the number of applicants falling into these preference categories. However, it is possible to estimate the numbers of households/persons within the general population that fall into these categories:

- Number of very low income renter households paying more than 50 percent of their incomes for rent: 13,309
- Number of very low income renter households living in substandard housing: 4,199

- Number of persons displaced by the Loma Prieta Earthquake: Approximately 2,500.

(Although some of the residents displaced by the earthquake have located housing, many have not. Given that these individuals occupied low rent housing which has not been replaced so far, it is likely that a high proportion have remained homeless or have moved in with other households.)

When the applicant is drawn from the pre-waiting list, he/she is interviewed by OHA to determine that the applicant still qualifies for subsidized housing and to obtain other information relevant for placement. Once it has been confirmed that the applicant is eligible for subsidized housing, he/she is placed on the waiting list for a program and contacted as openings occur.

At this time, there are over 26,000 families on the pre-waiting list and more than 1,000 applicants on the waiting list. Since the number of people on the waiting list is so large, OHA has stopped taking names for the pre-waiting list. If there are no more applicants on both the waiting list and the pre-waiting list for a particular size unit, OHA will open these lists for the unit size needed. Families requiring an apartment of that size will then be allowed to apply.

At present, there are 28 families that are hard to house (families that require four or more bedroom apartments) on the waiting list for Low Rent Public Housing and 172 families that are hard to house on the Section 8 waiting list.

In addition, many privately owned, subsidized housing projects keep waiting lists for vacancies in their units. At this time, most of the waiting lists for both family and elderly subsidized housing projects are full.

5. Five Year Projections of Need

Since this discussion on housing needs is based on 1980 Census information, which is now 11 years old, it would be misleading to project housing assistance needs of low and moderate income households directly from these numbers. Instead, there are other sources of information useful for a projection of Oakland's housing needs in the next five years. This information includes: ABAG's Housing Needs Determination, employment projections and available 1990 Census information illustrating housing trends.

a. ABAG's Housing Needs Determination

ABAG has prepared a Housing Needs Determination report for each city and county within the San Francisco Bay Area region. This report quantifies housing needs through the year 1995 and is based on 1980 Census data. Housing needs are projected by four income categories, adjusted for household size. The very low and low income categories are the same as those used for the CHAS; however, the moderate income category

includes households up to 120 percent of median income, and a fourth category - above moderate income (121 percent or more of median income) - is also included.

The projections of Oakland's needs as determined by ABAG are presented in Table 22 (Appendix C). ABAG projects a need for 4,349 additional units. Of these units, 1,305 will be required by very low income households, 739 units will be required by low income households, 870 moderate income units will be needed, and 1,435 units required for the above moderate income group. ABAG's housing needs determination shows larger need between 1988 and 1990, indicating a high degree of unmet demand at the time of ABAG's projections. It is generally assumed that the private market can meet the housing needs of the above moderate income group, and the public sector will assist in providing for the housing needs of the lower income households.

b. Employment Projections

According to ABAG's 1990 Projections, employment growth in Oakland between 1990 and 1995 is projected to be 13,680 jobs (see Table 2, Appendix C). Because Oakland has a large resident labor force, and a high unemployment rate, if many of these jobs do not require special skills, they can be filled by Oakland residents. While this may raise the income levels of some households, housing costs in Oakland are so high that the creation of many low-paying jobs cannot completely eliminate the housing assistance needs of employees' households.

It is also possible that many of these new jobs require jobs skills that do not match the skills of Oakland's residents. Job growth could then attract new residents who will require housing. This increase in housing demand, in turn, could accelerate the increase in housing prices.

c. Recent Housing Trends

Part 2 of this Section presents some information from the 1990 Census and compares it to the 1980 Census. Because Oakland is an older, relatively built-out city with limited land available for new residential construction, any increase in housing needs is likely to come from the existing households. Although the number of Oakland's households is not increasing, the population is still growing. largely because average household size is increasing. Growth in average household size is one factor that could lead to an increase in overcrowding - it is more difficult for large households to locate and pay for housing that meets their needs.

Other trends indicate that the overall housing needs of Oakland households have likely increased since 1980, and will continue to be at high levels. First, there has been a decline in owner occupancy, primarily due to a decline in the number of owner-occupied, single-family detached units. There has been both a shift to renter-occupancy of these units and a decline in the total number of this unit type despite an overall increase in household numbers. This is a strong indicator of increasing housing affordability

problems. The rapid appreciation in rents and housing values relative to household incomes between 1980 and 1990 is another indicator of an increase in housing needs. In summary, the need for housing assistance in Oakland will become even more critical during the next five years. First, household income gains are likely to be less than increases in housing costs. Secondly, continued employment growth is likely to increase demand for existing housing units. Thirdly, homelessness, a severe problem even before the Loma Prieta Earthquake, has only been exacerbated with the loss of SRO housing stock in the quake, and there has been little replacement housing built. Finally, the extremely long waiting lists for subsidized housing in Oakland indicate continuing need for housing assistance for low and moderate-income families. It is highly probable that Oakland's need for additional affordable housing units will continue to grow.

B. HOUSING NEEDS OF THE HOMELESS AND AT-RISK POPULATION

Homelessness in Oakland is one of the City's most critical housing problems. Since Oakland's housing costs are relatively high and a substantial number of residents have low incomes, many residents have difficulty finding affordable, decent places to live. If circumstances lead to their losing their homes, it is extremely difficult for them to regain permanent housing. They, then join the ranks of the homeless in Oakland. The Loma Prieta Earthquake in 1989 exacerbated an already critical situation. In addition to those already homeless or at risk of becoming homeless through their own life circumstances, the Earthquake eliminated more than 1,000 units of affordable housing in Oakland, which reduced the supply of affordable housing. Thus, even more families and individuals have become homeless and are unable to locate permanent housing without assistance.

The reasons for homelessness are complex. According to a recent study of people seeking emergency shelter services (Emergency Services Network Composite Profile for Shelters), the three primary reasons for homelessness among Oakland shelter residents in 1989 were: "eviction for inability to pay rent," "earthquake," and "temporary living situation ended." These data indicate that the largest contributor to homelessness in Oakland is the combination of high housing costs and inadequate incomes. Budget crises such as sudden loss of employment or catastrophic illness can dramatically affect a household's ability to pay rent, leading to eviction and potential homelessness.

Many homeless advocates say that the best way to solve the homelessness situation is to provide more permanent affordable housing. In Oakland, since land and construction costs are very high, and buildable sites are scarce, the provision of sufficient amounts of affordable housing for homeless and those at risk of homelessness is a difficult challenge. Other portions of this CHAS address the need and strategies for increasing the supply of Oakland's permanent affordable housing; this section addresses the facilities and services needed to serve homeless and at risk populations for whom permanent housing is either unavailable or part of a longer-term solution.

1. Summary of Findings

According to a recent study by HomeBase, a regional support center for homeless policy, at present more than 32,000 individuals in Oakland are estimated to experience homelessness at some point during a one-year period. All types of people with a variety of needs for facilities and services are among the 32,000, including families with children, pregnant teenagers, mentally and physically disabled individuals, and persons with AIDS. The need for help far exceeds available services, since there are only a total of 303 shelter beds and a limited number of housing vouchers generally available to serve these people.

Oakland's homeless needs are even more critical since the 1989 Loma Prieta Earthquake, which created additional homelessness following the loss of more than 1,000 Single Room Occupancy (SRO) units that had provided relatively affordable housing. Replacement of these critical units has still not been achieved.

The special sub-groups of homeless in Oakland all require more emergency shelter beds, targeted services, and permanent housing assistance. These groups include families with children, mentally and physically disabled individuals, persons with AIDS, seniors, substance abusers, and pregnant teenagers. For some people, multiple problems causing homelessness need to be addressed in a setting which provides a comprehensive approach to housing and services. This approach requires targeted supported housing services ranging from "enriched" 24-hour emergency shelters to transitional housing for families to permanent supported housing for the mentally disabled.

There is also a substantial "at-risk" population, which could become homeless due to any one of the following: loss of income, conversion of unit status, non-replacement of units lost during the 1989 earthquake, or a change in institutionalization status. Aside from the preservation of existing affordable housing, the at-risk populations need an increased supply of affordable housing, shelters, transitional housing, and permanent supported housing (in some cases) to address the underlying causes of potential homelessness.

2. Methodology

Since there is no comprehensive census of the number of homeless in Oakland, it is important that both quantitative and qualitative approaches be used to describe the nature and extent of homelessness. This section of the CHAS explains how the two approaches can be blended in order to formulate a more complete description of the kinds of people who are homeless and their needs for facilities and services.

Ways to count homeless people have recently been the subject of much debate. There are two basic ways to estimate the extent of homelessness: a "point-in-time" method and an "incidence" method.

a. Definition of "Point-in-Time"

HUD requests that the CHAS describes the homeless based on an unduplicated count "point-in-time" approach, which requires counting homeless people for a specific time period such as a 24-hour day. This method usually involves looking at the number of persons in shelters plus the number of persons in places not usually intended for human habitation (for example, parks, cars, bridges, etc.). HUD's instructions for completing CHAS Tables 1B and 1C (page 49) do not allow the City to rely on either (i) estimates of the number of people turned away from shelter due to lack of space, or (ii) "expert opinion" such as interviews with homeless shelter providers, etc.

b. Limitations of the "Point-in-Time" Estimation Technique

The nature of homelessness is such that people have no place to be, making it difficult to identify them. The homeless are often hidden in their cars, on doorsteps, or moving from one temporary spot to another temporary spot. They may sleep in different cities' parks on different nights. Furthermore, many homeless do not seek out emergency shelter beds or other forms of assistance. Reasons for this can include disorientation, fear of humiliation or legal reprisals, lack of knowledge about where to go for help, unwillingness to accept dangerous or unpleasant shelter conditions, or simply past experience with the lack of shelter beds. For these reasons, the HUD-recommended approach of enumerating homeless by a "point-in-time" estimate is inadequate to describe the extent of the problem in Oakland.

c. Incidence of Homelessness

This approach to describing the extent of homelessness relies on a broader analysis of the use of social services/homeless facilities as well as the use of financial assistance targeted to homeless people over a longer period of time such as one year. By describing for Oakland: (1) the number of people served by the range of services, and (2) the number of people who received financial assistance available in Oakland, this approach seeks to assess more fully the depth and extent of need of potentially homeless people, even if they are not homeless at the particular point in time that a census or other count is taken. It is perceived that this approach is more comprehensive.

Because the only data available for CHAS Tables 1B and 1C which would meet HUD's requirements are deemed by the City and by most homeless providers to be unreliable, in accordance with HUD's instructions the City has elected not to complete the tables, and has addressed the issue of number and characteristics of the homeless in the narrative that follows.

In this CHAS, the estimates of the extent of homelessness are described by both approaches: point-in-time estimates and evidence of the incidence of homelessness on a longer-term basis.

3. Characteristics of the Homeless Population

a. Estimated Number of Homeless People

As mentioned above, the CHAS uses two approaches to estimate the number of homeless individuals: the "point-in-time" approach and the incidence of homelessness approach. There are two sources for point-in-time enumerations of homeless in Oakland: the 1990 Census and the Emergency Services Network Unduplicated Count. Both of these sources drastically undercount the extent of homelessness in Oakland.

First of all, the 1990 Census enumeration counted 431 individuals in emergency shelters for homeless and 303 homeless visible in street locations, for a total homeless enumeration of 734 in Oakland. It is important to note that this count was conducted on a single day in April, 1990, and only enumerated those people that were visible at the time to census takers.

The second source is the Emergency Services Network of Alameda County (ESN), a network of all organizations that provide services to homeless persons in Alameda County. Their 1990 Unduplicated Count determined that the number of requests for shelter from different men, women and children during the week of February 26 to March 4, 1990 was 1,510. Approximately 1,268 or 84 percent of these people consider Oakland to be their home.

The ESN count of shelter requests only (which does not equate to all homeless), was almost twice the Census tally that was intended to count all homeless individuals. Thus, even the requests for shelter approach underscores the inadequacy of the Census in counting the homeless population.

The principal source of information for the incidence of homeless estimation approach is HomeBase, a regional support center for homeless policy and programs. HomeBase estimates that for the period June, 1989 through June, 1990, there were 64,339 people that experienced homelessness in Alameda County during some point in that year, including 6,916 family units. These countywide estimates were made from unduplicated counts of approved requests to the Aid to Families with Dependent Children (AFDC) Permanent and Temporary Shelter assistance programs, adjusted for family size and ratio of families to overall population.

This data, combined with the estimate that 51 percent of Alameda County homelessness occurs in the City of Oakland (Homeless Policy, City of Oakland, May 23, 1990), indicates that approximately 32,800 individuals, including those in more than 3,500 families, were homeless in the City of Oakland at some point during the 1989/1990 one year period. Therefore, the incidence of homelessness in Oakland is extremely high, with overwhelming numbers of people needing housing and services throughout the year.

b. Racial/Ethnic Characteristics

The only information on the racial/ethnic characteristics of the homeless in Oakland comes from the Emergency Services Network's 1990 Composite Profile of Emergency Shelters. According to ESN, 84.5 percent of shelter residents were African-American and 10.1 percent were Caucasian. The remainder of the shelter population - 5.4 percent - was distributed among the Asian-American, Hispanic, Native American, Pacific Islander, and Other ethnic groups. It is important to note that this profile is based only on those seeking shelter; the racial/ethnic composition of the overall homeless population is not known.

c. Household Type

The only source for household type of the homeless is, again, the ESN profile of those seeking shelter. According to that survey, the number of individuals seeking shelter who were not in families totaled 685 out of 1,268, of which 110 obtained shelter and 575 remained unsheltered. The number of persons seeking shelter who were members of families totaled 583, of which 94 obtained shelter and 489 remained unsheltered. Thus, although 16 percent of both the people in families and the people not in families obtained shelter, the huge majority did not obtain spaces in the emergency shelter facilities in Oakland during the enumeration period.

(It should be noted that some of those without shelter may have obtained housing vouchers, which would have provided them with temporary housing. The number of unsheltered persons who received these vouchers and who were included in the ESN count is not known.)

d. Impact of 1989 Loma Prieta Earthquake

Oakland's homeless situation was greatly affected by the Loma Prieta Earthquake. Approximately 750 single room occupancy (SRO) units and 250 apartments were destroyed or rendered unusable by the quake, and over 2,500 individuals were displaced. These units represented a loss of one-third of the City's downtown SRO stock, and added to the long-term decline in the number of SRO units resulting from redevelopment activities.

In February 1990, approximately four months after the Earthquake, the City and County attempted to determine the whereabouts of those displaced by the quake and found that: 230 people were in two temporary American Red Cross shelters (East Oakland Sanctuary and Mercy Manor, the latter has since closed); 100 were in hotels paid for by the American Red Cross; 300-350 were in temporary housing; 300 were staying with friends and family; 100 moved out of the County; 150-200 were in other County shelters or were on the waiting list for these shelters; 300 were in SROs; and 920 were homeless and on the streets. (Joint Proposal from the City of Oakland and the County of Alameda to the American Red Cross, February 1990) To date, few of the SRO units have been returned

to service. Thus, many of the displaced have not obtained permanent housing and face homelessness. The Earthquake continues to be an on-going trauma for them two years after the event.

An additional impact was a displacement of concern for the pre-earthquake homeless as attention was focused on those persons made homeless by the earthquake. In some instances, efforts were made to prevent "pre-earthquake homeless" from receiving assistance earmarked for disaster relief. Agencies serving the homeless, as well as the homeless themselves, point out that for many homeless persons, the factors leading to homelessness are equally experienced as disasters.

4. Facility and Service Needs of the Homeless

While homeless people have an immediate crisis - the lack of a place to live - they often also have secondary problems which may have contributed to their homelessness or arisen from their experience on the streets. These needs of the homeless must be addressed in order to resolve their homeless crisis. Certain homeless populations may have multiple needs that must be met, such as a homeless family with children suffering from medical problems, emotional trauma, and lack of financial resources. Since there is no information on how many homeless families and individuals fall into these categories of special needs, it is difficult to quantify the extent of need. Therefore, the following subsection describes the special needs of homeless people in a qualitative manner.

a. Families

Homeless families in Oakland have a need for a variety of emergency, transitional, and longer term services. A substantial portion of low-income households are headed by single parents, and the same is true for homeless families. The services need to be targeted to single parent families, primarily those headed by females.

Many single parent homeless families are survivors of some form of domestic violence or sexual abuse. Many children are survivors of some form of sexual, emotional, or physical abuse. Thus, all facilities and programs serving families should have services addressing the needs of both adult and child survivors of violence/abuse.

Only a comprehensive approach to services can address the variety of reasons that families have become homeless. Comprehensive services also provide families with a smooth transition from emergency through transitional to more permanent housing, enabling referral to community services at every stage in the process to break the cycle of homelessness.

Facilities and services needed by families include service-enriched emergency shelters with 24-hour access, emergency shelters targeted specifically to victims of domestic violence, health care (including prenatal, perinatal, pediatric, general medical, and dental), employment and training, substance abuse counseling and treatment facilities

(especially for multiple addictions), mental health counseling, adult education, child care facilities and subsidies, permanent housing advocacy, mail/message and shower services, and legal services.

In addition, homeless families require assistance with eviction prevention, rent subsidies, shelter vouchers, and security deposits. Vouchers are a critical means to assist homeless families who, due to contagious diseases or older children, cannot use emergency shelters. First and last months' rent/security deposit assistance is becoming particularly critical, since California recently eliminated this form of assistance to AFDC recipients, subjecting them to longer periods of homelessness without the funds needed to move into permanent housing. Finally, transitional and supported permanent housing are needed to provide case management and peer support for homeless families as their crisis stabilizes.

b. Individuals

Individuals not in families need many of the same kinds of facilities and services described above for families, but targeted to individuals' special needs. Needs include 24-hour service-enriched emergency shelters, health care, employment and training, substance abuse counseling, mental health counseling, adult education, permanent housing advocacy, mail/message and shower services, legal services, and transitional and supported permanent housing. With respect to permanent housing, Oakland has a variety of Single Room Occupancy (SRO) hotels which have typically been utilized by at-risk and homeless individuals as their permanent housing. Ideally all residential hotels in Oakland would provide support services such as those listed above. Oakland Housing Organizations (OHO), an umbrella group of nonprofit housing corporations and housing advocates, is working towards the creation of an entity to provide effective and coordinated support services to different SROs in Oakland.

c. Seniors

According to St. Mary's Community Center, approximately 20 percent of Oakland's homeless population is elderly, and many of these people have been homeless for up to 20 years. The elderly homeless tend to have more health care needs and physical disabilities, requiring specialized facilities and services. Facilities and services needed in Oakland to serve the elderly homeless include health care, substance abuse counseling, and legal assistance. In addition, mental and physical disability facilities and programs are needed.

d. Substance Abusers

According to Berkeley Oakland Support Services (BOSS), there is a need in Oakland for more treatment and detoxification centers. All other services for substance abusers should be provided as part of general services for the homeless. All programs serving the homeless need to have a strong substance abuse component.

e. Mentally Disabled

The mentally disabled are one of the largest and most significant sub-groups among the homeless, according to the Oakland Independence Support Center (OISC). Unfortunately, in Oakland the mentally disabled are one of the most underserved populations among the homeless. Most homeless service providers serve few, if any, mentally disabled. Moreover, most of the homeless mentally disabled will not request shelter in traditional shelter programs, or those programs will not accept them.

Mentally disabled homeless are usually under-represented in shelter surveys. For example, OISC serves over 1,500 different individuals per year, at least 750 of them are not housed in any shelter; these people live primarily on the streets. Consequently, these individuals would not be counted in the "point-in-time" estimates.

The mentally disabled homeless population needs specialized facilities and services that are targeted specifically to them. Although the Oakland Homeless Project emergency shelter and the Rosa Parks residence (see Inventory of Facilities and Services for the Homeless below) provide a significant number of beds for the mentally disabled, they are not geared specifically to the needs of this population. Needed facilities and services include: emergency housing dedicated to mentally disabled individuals and families with children; transitional housing (including facilities for those who have multiple problems, such as mentally disabled with substance abuse or other conditions); health care services; counseling; adult day care and treatment centers; special education in independent living and money management, and job training/placement.

In addition, to prevent displacement and/or assist with permanent housing placement, the mentally disabled homeless need eviction prevention programs, rent subsidies/vouchers, security deposit assistance, permanent housing advocacy services, and permanent supportive housing staffed with case managers and on-site support staff.

For mentally disabled homeless children, Oakland needs more services such as therapy and clinical services, tutoring assistance, and support services for families coping with children's mental illness.

f. Physically Disabled

The homeless population with physical disabilities also requires special services and facilities, including emergency shelters with handicapped access, health care, and job training and placement. Specialized transitional and permanent housing with a support component are also needed to serve the physically disabled.

g. Victims of Domestic Violence

Many of the facilities and services needs described above for families with children pertain to homeless victims of domestic violence. Confidentially-located shelters for

women and their children who are in imminent danger for their lives are needed. All programs for homeless women and children should provide counseling, legal, and supportive services for women with abuse histories.

h. Persons with AIDS/HIV+

Persons with AIDS or HIV+ diagnosis face special housing problems as a result of their illness, often resulting in periodic or continuous homelessness. This group needs special emergency facilities and services to address their housing crisis as well as provide them with supportive counseling and medical care. Enriched shelter programs with 24-hour services are especially vital for this group of homeless. In addition, homeless persons with AIDS/HIV+ need health care, job training and placement, and legal assistance. This group also has special needs for transitional and permanent affordable housing with a services component tailored to their emotional and physical needs.

i. Pregnant Teenagers

Oakland has seven transitional housing beds for a population of homeless teenagers numbering over 800 per year, according to Berkeley Oakland Support Services (BOSS). Pregnant teenagers are perhaps the most vulnerable sub-group of all homeless populations. With parents who no longer allow them to live at home, a school system that is overburdened, and a very low income from AFDC, many young pregnant women drop out of high school, stay with different relatives/friends, and eventually become homeless.

Housing facilities for pregnant teens should include emergency shelters, transitional housing, and supported permanent housing. All three forms of housing should provide all of the services listed for families as well as specific services such as a strong prenatal/perinatal care, and strong parenting and independent living skills training. In addition, higher staff ratios at programs serving pregnant teenagers are necessary, as well as permanent support for these women in the community at large. Programs serving pregnant teenagers also need to establish linkages with the Oakland Unified School District to facilitate the teens' return to school.

5. At-Risk Populations

The at-risk population in the City of Oakland consists of a segment of the low income population that is subject to a variety of conditions which significantly increases the possibility of becoming homeless. The conditions that contribute to the risk of becoming homeless are related to an individual's circumstances (for example having very low incomes or special needs), and to decreases in the affordable rental housing stock (for example loss of assisted, affordable housing due to conversion to market rate rents, and the direct loss of affordable units that have not been replaced).

a. At-Risk Due to Low-Income Levels

Low income is the primary factor that places people at a high risk for becoming homeless. According to 1980 Census data (see Table 3, Appendix C), 20,188 persons in Oakland had incomes of less than 30 percent of the area median income. Of these, 4,851 were in elderly households, 7,443 were in 2 to 4 person households, 1,564 were in 5+ person households, and 6,330 were in other households.

A large group of Oakland residents are a part of this at-risk group: people earning low or minimum wages; disabled people who receive Supplemental Security Income (SSI); elderly people receiving different Retirement Benefits (SSA); people on General Assistance (GA); parents receiving Aid for Families with Dependent Children (AFDC), and people receiving any other fixed income. All of these people have incomes below 30 percent of the area's median income.

Oakland's shift toward a more service-oriented economy, with lower wages, has led to the growth of a significant group of working people who cannot afford to pay the relatively high rents in Oakland. These working poor are at risk of becoming homeless. Since unskilled jobs in the service sector often pay minimum wages, people who are employed in these jobs have very low incomes, and earn less than 30 percent of the area's median income. A single parent earning the minimum wage of \$737 per month would have to pay an average of \$500 in monthly rent for a one-bedroom apartment, leaving the family with a budget of \$237 per month for food, clothing, child care, transportation and all other needs. This translates to an excessive housing cost burden of almost 70 percent.

Families who receive welfare are another large group at-risk of becoming homeless. In July 1991, the State of California reduced AFDC payments by 4.4 percent. A single parent with one child on AFDC now receives \$535 a month, while the average monthly rent in Oakland for a one bedroom apartment is \$500. Social service agencies report that these cuts are already beginning to result in an increase in the incidence of homelessness.

With such low income levels, any unpredictable circumstances requiring additional funds would cause immediate loss of housing and subsequent homelessness. Such unexpected circumstances might include personal crisis, slight rent increases, or loss of employment or AFDC income.

b. At-Risk Low Income Households with Special Needs

Those who earn very low incomes and have special needs are at an even higher risk of becoming homeless. Included in the most vulnerable populations are: pregnant teenagers, victims of domestic violence, drug and/or alcohol abusers, mentally disabled, people with AIDS and all other disabled people.

For example, the rise in drug use, especially the rise in use of crack cocaine and alcohol use/abuse, and the lack of treatment centers are another cause for homelessness. Many drug and/or alcohol users/abusers who seek help have nowhere to go. Waiting periods for treatment centers can be as long as six months or more. Emergency shelters are reluctantly becoming treatment centers without enough staff to provide adequate recovery services.

Mentally disabled people face a dire shortage of services. The support and resources available to them are at the lowest level in decades. Many hospitals and board and care homes are closed, others are full with long waiting lists. Community-based Mental Health clinics have very heavy client loads and long waiting lists, which makes it almost impossible for the mentally disabled to receive quality mental health care. Without a stable mental condition, mentally disabled people are trapped in a cycle of temporary housing, 48 hour hospitalization, homelessness and another temporary housing situation.

HIV+ and people with AIDS can become homeless as a result of discrimination against them by landlords and apartment managers, worsening health conditions which make their present housing no longer accessible to them, alienation and abandonment by family and friends, and loss of employment accompanied by a decline in income.

c. At-Risk Due to Unit Conversion

The City of Oakland contains 2,919 rental units which may be in danger of converting to market rate rents as a result of the termination of federal mortgage and/or rent subsidies between August 1, 1991 and June 6, 1996. Of the 2,919 units, 1,467 are for elderly residents. Thus, low income residents face a substantial loss of affordable rental units without much hope for replacement housing that is affordable. The City is currently analyzing these units to determine which are most at risk.

d. At-Risk Due to Direct Loss of Affordable Housing

In the 1989 Loma Prieta Earthquake, Oakland suffered the catastrophic loss of over 1,000 low rent apartments and SRO units (including approximately one-third of available downtown SRO units). These units are difficult to replace. The rents on SROs are much lower than for conventional rental units. Also, many SRO units rent on a weekly basis without a first and last month's rent required. Thus, they are more affordable to low income tenants whose financial resources are not sufficient to pay for move-in costs or monthly rents. At this time, it is not known how many of these units will be fixed or replaced.

In addition to SRO residents, those at risk of direct loss of affordable housing include those using social services which may provide housing but do not cater specifically to the homeless such as drug rehabilitation facilities and other institutional housing. According to the 1990 Census (see Table 6, Appendix C), Oakland has 3,596 institutionalized persons and 4,275 persons in other group quarters. Some of these people may not have

access to other housing in the absence of their present quarters. When their stay at a rehabilitation program ends, some of these people are at risk of becoming homeless.

e. Needs of the At-Risk Population

The primary need of the at-risk population is the provision of housing that is affordable to people with less than 30 percent of the area's median income. All very low income people in the City of Oakland are at risk of becoming homeless unless the city can provide enough affordable housing to house all that are in need.

Aside from the need for affordable housing, the City of Oakland needs more emergency shelters, transitional housing and supported permanent housing to assist people who are at risk of being homeless to break the cycle of being constantly on the edge of homelessness.

Transitional housing with strong support services targeted to the various special needs population groups will assist in breaking the cycle of potential homelessness. The relatively shorter-term support services of transitional housing should be targeted to such groups as victims of domestic violence, pregnant teenagers and substance abusers. Services such as independent living skills education, parenting skills education, adult education, job training, mental health counseling, drug and alcohol counseling, and money management often assist people to stabilize their lives, reducing the risk of homelessness.

Supported permanent housing is needed for the most vulnerable populations who require longer term support services. The development of supported permanent housing should be targeted towards the mentally disabled, young single-parent families, HIV+ and people with AIDS, and other people with needs that tend to be longer-lasting in nature.

C. HOUSING NEEDS OF OTHER PERSONS WITH SPECIAL NEEDS

In addition to homeless people with special needs, there are numerous Oakland residents with low and moderate incomes that are classified as having special needs. For this CHAS, special needs households that require facilities and services include elderly/frail elderly, persons with AIDS/HIV+ diagnosis, and the physically or mentally disabled.

In summary, only limited data are available to estimate the number of elderly/frail elderly with special housing needs due to the lack of current Census household income data. Housing providers report that there are extensive waiting lists for elderly affordable housing units in Oakland, indicating a shortage of such units. For the physically disabled, the needs require architectural solutions, rendering units wheelchair accessible. Finally, for those persons with AIDS/HIV+, a range of services are needed, including assistance with legal issues, daily maintenance activities, and emotional support.

1. Methodology

CHAS Table 1D (page 51) presents information on persons with special needs. Numerous public agencies and non-profit organizations in Oakland were contacted to obtain this information including the City of Oakland Office on Aging, Alameda County AIDS Services, the Center for Independent Living, Access California, Catholic Charities, and the Oakland Independence Support Center. Every effort was made to obtain data regarding the number of persons within each special needs category. In several cases, the quantified information available was described by knowledgeable agencies as understating the actual numbers. Therefore, the reported data presented in Table 1D undercounts the actual number of persons with special needs. Consequently, the discussion below augments this table by providing additional estimates regarding likely under-reporting for AIDS/HIV+ and physically disabled populations.

2. Characteristics of Persons with Special Needs

a. Elderly/Frail Elderly

U.S. Census statistics released for 1990 indicate that 53,125 people living in Oakland are over age 62, roughly 14 percent of Oakland's total population. The population over 65 years of age is 44,855.

According to the Office on Aging, there is a critical shortage of rental units for low income elderly households in Oakland. Satellite Senior Homes reports that they have at least 1,000 seniors on their waiting list. Finally, Christian Church Homes reports that of the 820 units they manage, 413 are subsidized (Section 8), and there is a waiting list of 142 applicants. For the remaining non-subsidized units (407), there are 362 applicants, and the waiting list is closed.

b. Disabled

The State Department of Rehabilitation estimates that the number of Oakland residents aged 16 to 64 years of age who are physically or mentally disabled is 31,338. According to Access California, the City of Oakland's resource center on accessibility and disability, Oakland may have an even greater concentration of disabled people than the national average, due to Oakland's and Berkeley's unique Disability Rights Laws, as well as Oakland's high minority population, which generally tends to have a higher incidence of disabilities. The Center for Independent Living in Oakland currently provides services to 560 physically and mentally disabled (this figure includes senior citizens).

An estimated 40 percent of the disabled population have special architectural needs with regard to their housing. In addition to the problem of finding rental units which are wheelchair accessible, many physically and mentally disabled in Oakland are unable to work. Many of these people have low or very low incomes, and are either homeless or at risk of becoming homeless. Market rate housing is not an option for many people in

the special needs categories; thus, demand for low-income special needs housing with and without support services is very great.

c. Persons with AIDS/HIV+

Statistics on the number of reported cases of AIDS in the City of Oakland were obtained from the AIDS Epidemiology and Surveillance Office. From 1981 to May 1991 there have been 951 reported cases of AIDS in Oakland. Approximately 60 percent of these people have died from the disease, leaving an estimated 571 people with AIDS residing in Oakland. The reports issued by the AIDS Epidemiology and Surveillance Office also indicate that a 15 percent under-reporting factor should be taken into account, which would increase the estimated number of persons with AIDS in Oakland up to 657. Moreover, the number of persons with AIDS is growing every year in Oakland, mirroring nationwide trends. In addition, the Center for Disease Control is expected to implement a changed definition of "persons with AIDS" in Spring, 1992; it is estimated that this change will increase the number of AIDS residents in Oakland by 50 to 100 percent.

These estimates do not account for those who have tested HIV positive, as testing is anonymous and voluntary. According to the AIDS Epidemiology and Surveillance Office, there are an estimated 8,000 residents of Alameda County who are HIV+ and non-AIDS. Using the proportion of residents with AIDS who live in Oakland compared to the County as a whole (e.g., 55.4 percent of County Persons with AIDS), the estimated number of HIV+, non-AIDS residents of Oakland is 4,432.

The Center for AIDS Services in Oakland reports that it served 547 clients over the past fiscal year (1990). Clients at the Center have AIDS, ARC, or HIV+ diagnosis.

3. Facilities and Service Needs for Persons with Special Needs

a. Elderly/Frail Elderly Persons

Many seniors have limited financial resources resulting in a great demand for affordable housing. In Oakland this is particularly acute due to the high cost of housing. For those able to live independently, housing facilities need to be affordable and safe. Independent living can be sustained through services which update existing housing units with safety equipment such as hand rails. Other services which can be incorporated into senior housing or can operate autonomously include: advocates assisting with legal and financial concerns; assistance with daily activities such as chores and meal preparation; respite care; escort services, and transportation assistance. In addition, mental health counseling including grief and support groups, telecare, and visiting counselors offer seniors emotional support. Senior centers with recreational activities, social events and educational classes offer mental and social stimulation. Finally, intergenerational programs with children and seniors and senior volunteer programs benefit the community and the participating seniors. Oakland provides a number of services directed at the

elderly; however, large demand and limited resources make continuation and expansion of these programs increasingly difficult.

b. Disabled Persons

Both physically and mentally disabled require programs that are designed to encourage independent living and recognize the special needs of the disabled. Oakland has a large disabled population, and the services currently available cannot adequately support those in need.

Accessible housing with support services is needed to provide support for some of the physically disabled in Oakland. These support service should include counseling, support groups, and employment training and resources. Additional services that should be made available for Oakland's physically disabled include independent living skills education, transportation, and legal assistance related to non-discrimination laws. Some physically disabled require attendant referrals and management training. Other services such as empowerment and self-advocacy training further enhance independent living skills for the disabled. Affordable, accessible child care and parent support groups are needed for the physically disabled with children.

Many mentally disabled persons have a great need for affordable housing due to their limited employment opportunities. Affordable housing should be combined with support services to address the particular needs of the mentally disabled. Services should include counseling and support groups, employment training and placement, and day centers with social and recreational activities. Additional services that should be offered for the mentally disabled in Oakland include independent living skills education and advocacy for benefits and legal issues.

c. Persons with AIDS/HIV +

Persons with the AIDS/HIV virus often live on fixed incomes and face high medical bills. Affordable housing and housing offering special services for the AIDS/HIV + population should recognize the special needs of this population. Vital services for the AIDS/HIV + population need to provide a significant amount of advocacy for legal issues including housing and employment discrimination, obtaining benefits, paying bills, and covering medical costs not covered by MediCal. As the virus progresses daily activities such as cooking and cleaning become increasingly difficult. Consequently, services such as food programs, chore providers, transportation, child care and respite care assist with these tasks. Finally, due to the misunderstandings related to the AIDS/HIV + population and because of the nature of the disease, mental health counseling, support groups, and daily activity centers offer persons with AIDS a place to avoid isolation. Many of these services should be combined with housing facilities, particularly for those in the later stages of the disease. Oakland has a significant demand for these services with very limited programs offering this type of targeted assistance.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland

Five Year Period:
FY: 1992 through FY: 1996

Current Estimate as of 8/6/91

All Households

Household by Type, Income & Housing Problem	Renters					Owners (a)				
	Elderly 1 & 2 Member Households A	Non-Elderly Households			Total Renters E	Elderly 1 & 2 Member Households F	Non-Elderly Households			All Owners J
		Small Related (2 to 4) B (b)	Large Related (5 or more) C (c)	All Other Households D (d)			Small Related (2 to 4) G (b)	Large Related (5 or more) H (c)	All Other Households I (d)	
1 Very Low Income (0 to 50%) (e)	8,087	12,392	2,626	10,551	33,656	5,561	2,652	866	1,415	10,495
2 With Housing Problems (f)										
3 & 4 Physical Defects and/or Overcrowded (e)	409	1,552	1,629	609	4,199	1,706	577	349	240	2,873
5 Cost Burden >30% (g)	5,213	9,274	1,677	7,520	23,684					
6 Cost Burden > 50% (h)	2,457	5,693	932	4,227	13,309					
7 Other Low Income (51 to 80%) (e)	3,516	6,363	1,250	5,749	16,878	3,240	2,782	1,168	834	8,024
8 With Housing Problems (f)										
9 & 10 Physical Defects and/or Overcrowded (e)	147	677	752	268	1,844	830	463	511	107	1,912
11 Cost Burden >30% (g)	1,982	2,261	272	3,201	7,716					
12 Cost Burden > 50% (h)	879	771	28	1,623	3,301					
13 Total Low-Income	11,603	18,755	3,876	16,300	50,534	8,802	5,435	2,034	2,249	18,520
14 Moderate Income (81 to 95%) (i)	746	2,688	493	2,375	6,302	1,275	1,811	795	404	4,285
15 With Housing Problems (f)										
16 & 17 Physical Defects and/or Overcrowded (e)	7	270	314	50	641	244	323	347	22	936
18 Cost Burden >30%										
19 Cost Burden > 50%										
20 Middle-Income Households (96 to 120%) (j)	842	3,665	480	3,169	8,156	1,610	3,481	1,214	839	7,144
21 All Households (k)	14,684	33,185	5,816	27,167	80,852	16,357	30,035	7,391	7,022	60,805

form HUD-40090 (6/14/91)

NOTES

Data derived from 1980 Census. More recent income data not available for these categories.

Methodology for this table is in Appendix 2. Generally follows methodology developed for recent HAPs, using additional available special HUD census tables.

(a) Table C25RACA only included approximately 88 percent of all owner households; numbers calculated from that table have been adjusted upward to account for all owner households. Comparison of owner income distributions shows that undercount is similar across all income categories.

(b) Table for FY 1991 includes all small households of two to four persons, not just small related households.

(c) Table for FY 1991 includes all large households, not just Large related households.

(d) Includes only one-person non-elderly households.

(e) Derived from HUD Tables C25RACB & C25RACA for 1980 data using methodology used for HAP 30 % categories (see Appendix 2).

(f) Some households may be in substandard units and paying excessive rents, and appear in both rows. Because of this double-counting, it is not possible to get a total of units with housing problems from currently available data.

(g) Calculated from FY 1988-91 HAP using same methodology with different household definitions.

(h) Derived from HUD Table C25RACE for 1980 data using methodology used for HAP 30 % categories (see Appendix 2).

(i) Moderate Income defined using CHAS definition. Derived from Hud 1980 Tables C25RACA and C25 RACB.

(j) Middle Income defined using CHAS definition. Derived from Hud 1980 Tables C25RACA and C25 RACB.

(k) Derived from HUD 1980 Tables C25RACA and C25RACB.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland

Five Year Period:
FY: 1992 through FY: 1996

Current Estimate as of 8/6/91

Black Non-Hispanic Households

Household by Type, Income & Housing Problem	Renters					Owners				
	Elderly 1 & 2 Member Households A	Non-Elderly Households			Total Renters E	Elderly 1 & 2 Member Households F	Non-Elderly Households			All Owners J
		Small Related (2 to 4) B (a)	Large Related (5 or more) C (c)	All Other Households D (c)			Small Related (2 to 4) G (a)	Large Related (5 or more) H (b)	All Other Households I (c)	
1 & 7	Very Low and Other Low Income (0 to 80%)									
2 & 8	With Housing Problems									
3, 4, 9, & 10	Physical Defects and/or Overcrowded					2,554				
5 & 11	Cost Burden >30% (d)	3,200	5,131	867	4,769	13,967				
6 & 12	Cost Burden > 50%									1,843
13	Total Low-Income									
14	Moderate Income (81 to 95%)									
15	With Housing Problems									
16 & 17	Physical Defects and/or Overcrowded									
18	Cost Burden >30%									
19	Cost Burden > 50%									
20	Middle-Income Households (96 to 120%)									
21	All Households									

form HUD-40090 (6/14/91)

NOTES

Data derived from 1980 Census. More recent income data not available for these categories.

Methodology for this table is in Appendix 2. Generally follows methodology developed for recent HAPs, using additional available special HUD census tables.

- (a) Table for FY 1991 includes all small households of two to four persons, not just small related households.
- (b) Table for FY 1991 includes all large households, not just Large related households.
- (c) Includes only one-person non-elderly households.
- (d) Calculated from FY 1988-91 HAP using same methodology with different household definitions.

Sources: Oakland FY 1988-91 HAP; U.S. Census; Bay Area Economics.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland

Five Year Period:
FY: 1992 through FY: 1996

Current Estimate as of 8/6/91

Native American, Eskimo, and Aleut Non-Hispanic Households

Household by Type, Income & Housing Problem	Renters					Owners				
	Elderly 1 & 2 Member Households A	Non-Elderly Households			Total Renters E	Elderly 1 & 2 Member Households F	Non-Elderly Households			All Owners J
		Small Related (2 to 4) B (a)	Large Related (5 or more) C (c)	All Other Households D (c)			Small Related (2 to 4) G (a)	Large Related (5 or more) H (b)	All Other Households I (c)	
1 & 7 Very Low and Other Low Income (0 to 80%)										
2 & 8 With Housing Problems										
3, 4, 9, & 10 Physical Defects and/or Overcrowded										
5 & 11 Cost Burden >30% (d)	41	66	11	61	33					24
6 & 12 Cost Burden > 50%					179					
13 Total Low-Income										
14 Moderate Income (81 to 95%)										
15 With Housing Problems										
16 & 17 Physical Defects and/or Overcrowded										
18 Cost Burden >30%										
19 Cost Burden > 50%										
20 Middle-Income Households (96 to 120%)										
21 All Households										

form HUD-40090 (6/14/91)

NOTES

Data derived from 1980 Census. More recent income data not available for these categories.

Methodology for this table is in Appendix 2. Generally follows methodology developed for recent HAPs, using additional available special HUD census tables.

- (a) Table for FY 1991 includes all small households of two to four persons, not just small related households.
- (b) Table for FY 1991 includes all large households, not just Large related households.
- (c) Includes only one-person non-elderly households.
- (d) Calculated from FY 1988-91 HAP using same methodology with different household definitions.

Sources: Oakland FY 1988-91 HAP; U.S. Census; Bay Area Economics.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland

Five Year Period:
FY: 1992 through FY: 1996

Current Estimate as of 8/6/91

Hispanic Households

Household by Type, Income & Housing Problem	Renters					Owners				
	Elderly 1 & 2 Member Households A	Non-Elderly Households			Total Renters E	Elderly 1 & 2 Member Households F	Non-Elderly Households			All Owners J
		Small Related (2 to 4) B (a)	Large Related (5 or more) C (c)	All Other Households D (c)			Small Related (2 to 4) G (a)	Large Related (5 or more) H (b)	All Other Households I (c)	
1 & 7 Very Low and Other Low Income (0 to 80%)										
2 & 8 With Housing Problems										
3, 4, 9, & 10 Physical Defects and/or Overcrowded										
5 & 11 Cost Burden >30% (d)	453	727	123	675	1,978	362				261
6 & 12 Cost Burden > 50%										
13 Total Low-Income										
14 Moderate Income (81 to 95%)										
15 With Housing Problems										
16 & 17 Physical Defects and/or Overcrowded										
18 Cost Burden >30%										
19 Cost Burden > 50%										
20 Middle-Income Households (96 to 120%)										
21 All Households										

form HUD-40090 (6/14/91)

NOTES

Data derived from 1980 Census. More recent income data not available for these categories.

Methodology for this table is in Appendix 2. Generally follows methodology developed for recent HAPs, using additional available special HUD census tables.

- (a) Table for FY 1991 includes all small households of two to four persons, not just small related households.
- (b) Table for FY 1991 includes all large households, not just Large related households.
- (c) Includes only one-person non-elderly households.
- (d) Calculated from FY 1988-91 HAP using same methodology with different household definitions.

Sources: Oakland FY 1988-91 HAP; U.S. Census; Bay Area Economics.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland

Five Year Period:
FY: 1992 through FY: 1996

Current Estimate as of 8/6/91

Asian and Pacific Islander Non-Hispanic Households

Household by Type, Income & Housing Problem	Renters					Owners				
	Elderly 1 & 2 Member Households A	Non-Elderly Households				Elderly 1 & 2 Member Households F	Non-Elderly Households			
		Small Related (2 to 4) B (a)	Large Related (5 or more) C (c)	All Other Households D (c)	Total Renters E		Small Related (2 to 4) G (a)	Large Related (5 or more) H (b)	All Other Households I (c)	All Owners J
1 & 7 Very Low and Other Low Income (0 to 80%)										
2 & 8 With Housing Problems										
3, 4, 9, & 10 Physical Defects and/or Overcrowded						229				165
5 & 11 Cost Burden >30% (d)	287	460	78	428	1,253					
6 & 12 Cost Burden > 50%										
13 Total Low-Income										
14 Moderate Income (81 to 95%)										
15 With Housing Problems										
16 & 17 Physical Defects and/or Overcrowded										
18 Cost Burden >30%										
19 Cost Burden > 50%										
20 Middle-Income Households (96 to 120%)										
21 All Households										

form HUD-40090 (6/14/91)

NOTES

Data derived from 1980 Census. More recent income data not available for these categories.

Methodology for this table is in Appendix 2. Generally follows methodology developed for recent HAPs, using additional available special HUD census tables.

- (a) Table for FY 1991 includes all small households of two to four persons, not just small related households.
- (b) Table for FY 1991 includes all large households, not just Large related households.
- (c) Includes only one-person non-elderly households.
- (d) Calculated from FY 1988-91 HAP using same methodology with different household definitions.

Sources: Oakland FY 1988-91 HAP; U.S. Census; Bay Area Economics.

CHAS Tables 1B & 1C

U.S. Department of Housing and Urban Development

Office of Community Planning and Development

Homeless Population

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland		All Homeless	Five Year Period:	
			FY: 1992	through FY: 1996
Table 1B Totals	Category	Total (A)	Sheltered (B)	Unsheltered (C)
	1 Number of Families	•		
	2 Number of Persons in Families	•	•	•
	3 Number of Individuals not in Families	•	•	•
	4 Total Persons/Individuals (Lines 2+3)	•	•	•

NOTE:

* Reliable data which meets HUD's requirements is not available. See narrative.

Table 1C Special Needs	Category	Number of Families with Children		Number of Individuals	
		Sheltered (A)	Unsheltered (B)	Sheltered (C)	Unsheltered (D)
1 Mentally Ill	•		•	•	•
2 Drug Abuse	•		•	•	•
3 Alcohol Abuse	•		•	•	•
4 Victims of Domestic Violence	•		•	•	•
5 Runaway/Abandoned Youth	•	•	•	•	•
6 Earthquake Victims	•		•	•	•
7 Vietnam Veteran	•		•	•	•
8 Other Veteran	•		•	•	•
9 AIDS	•		•	•	•
10 Physically Disabled	•		•	•	•
11 Pregnant Women	•		•	•	•

NOTE:

* Reliable data which meets HUD's requirements is not available. See narrative.

CHAS Table 1D (Optional)

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Other Special Needs Population

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland				Five Year Period	
				FY: 1992	through FY: 1996
Category		People with Disabilities (A)	Elderly with Special Needs (B)	Persons with AIDS (C)	Participants in Economic Independence and Self Sufficiency Programs (D)
1 Number of Persons		31,338 (a)	NA	571 (b)	
2 Supportive Housing Needs		NA	NA	NA	
3 Service Needs		NA	NA	NA	
4 Supportive Service Need Identified in FSS Plan					Not Operational

(a) Housing Element, City of Oakland, 1990.

(b) AIDS Epidemiology and Surveillance Office, 1991.

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PART 2: MARKET ANALYSIS AND INVENTORY

Part 2 describes housing market conditions in Oakland and provides an inventory of assisted housing resources, including facilities for the homeless and other persons with special needs.

HUD requires that the market analysis and inventory section describe: the unassisted housing inventory, the assisted housing inventory, and services and facilities for the homeless and persons with special housing needs. A description of the housing market is necessary in order to illustrate whether there are any adverse effects of market conditions in meeting the housing needs described in Part 1. In order to address this issue, HUD requires information on overall trends in the numbers of people, households, and housing units in Oakland and detailed information on the characteristics and costs of rental and owner-occupied housing. Much of the information included within this section comes from the 1990 Census. Additionally, HUD requires information on the size and nature of the assisted housing units, as well as whether low income and minority households are geographically concentrated in particular areas within Oakland. A knowledge of these conditions assists in developing and explaining the five year strategy presented in Section II.

Finally, HUD requires detailed information on the nature and type of facilities and services for the homeless and persons with special needs. As part of the planning of program strategies targeted to these groups, it is necessary for Oakland to have a current inventory of facilities and services for these special groups. The knowledge of current programs balanced with information on service needs identifies areas for future program planning.

A. GENERAL MARKET CONDITIONS

1. Trends in Total Population, Household Population and Housing Inventory

a. Population and Household Growth

As of 1990, the Census reports an Oakland population of 372,242 (see Table 1, Appendix C), an increase of almost 10 percent from 1980. This growth is a reversal of a long-term decline over the previous decades; Oakland's population decreased from 361,510 to 339,337 between 1970 and 1980. The increase in households between 1980 and 1990 was much smaller (only two percent); most of the population growth was explained by an increase in the average household size from 2.34 persons in 1980 to 2.52 persons in 1990.

A high proportion of Oakland households are non-traditional households, as shown in Table 4 (Appendix C). For example, almost one-third are single-person households. The proportion of single-parent families is very high, comprising over 15 percent of all Oakland households, as compared to approximately 10 percent for the State of California

as a whole. Among households with children under 18 present, only 52 percent are married-couple families; the largest proportion of the remainder, 40 percent, are single-mother households. This is a group that tends to have lower incomes and faces housing affordability problems.

Two percent of Oakland's population, or 7,871 persons, are reported in group quarters, as shown in CHAS Table 2A (page 77). Table 6 (Appendix C) shows a more detailed breakdown of this population. The largest proportion, 2,340 persons, resides in nursing homes. Many of these residents may be poor elderly with low incomes and/or special needs. (The elderly special needs population is discussed in more detail later in this Section.)

The increase in average household size indicates that the average number of persons per unit in Oakland has risen in the last decade. This is due to: an increase in the proportion of families (from 56 to 58 percent, as shown in Table 1, Appendix C), an increase in average family size (from 3.22 persons to 3.28 persons), and an increase in the proportion of non-family households of more than one person (from seven to nine percent). The increase in average size of non-family households may be in part due to persons "doubling up" in order to cope with increasing affordability problems as Oakland rents increase faster than incomes. There was a slight decline in both the actual number (from 51,890 to 47,973) and proportion (from 37 to 33 percent) of single-person households.

b. Changes in the Age of the Population

Table 1 (Appendix C) compares 1980 and 1990 Census information on the age of Oakland's population. The most significant change is the increase in persons in the age group 35 to 44, up from 11 percent of the population in 1980 to 17 percent in 1990. This is the aging of the "baby boom" group. Interestingly, even though this group has increased significantly both in absolute numbers and as a percentage of the total population, the actual number of persons in Oakland aged 35 to 44 in 1990 is slightly smaller than what would be expected if everyone aged 25 to 34 in 1980 had remained in Oakland. It appears that some baby boomers have left Oakland. Households in this age group are often first-time home-buyers or buyers moving up to bigger homes. Thus it is possible that some households in this group may be moving out of Oakland in search of affordable owner-occupant housing elsewhere in the region.

The number of residents over age 65 has remained unchanged between 1980 and 1990, although the percentage of elderly has declined. There has been a slight increase in the population over 80.

c. Oakland's Minority Populations

Oakland is an ethnically diverse city. No ethnic/racial group makes up a majority of the population of the City. As of the 1990 Census, Black, Non-Hispanics were numerically

the largest group (159,465 residents) followed by White, Non-Hispanics (105,203 residents. The third largest group is Asian/Pacific Islanders (53,025 residents were classified as Asian/Pacific Islanders, an increase of 80 percent since 1980). Of the total population, 51,711 were classified as Hispanic, an increase of almost 60 percent since 1980. Finally, the smallest groups are Native Americans and Other Races, which make up less than one percent of the total.

In the last decade, the number of White Non-Hispanics has decreased, while Black Non-Hispanics, Hispanics, and Non-Hispanic Asian/Pacific Islanders have all increased. The greatest proportional increases have been among Hispanics and Asian/Pacific Islanders.

The actual number and proportion of minorities may be higher than indicated here, as it is generally recognized that the 1990 Census undercounted minorities in central cities to a significant degree.

d. Income Distribution

No information on income was available from the 1990 Census at the time of the writing of this CHAS. The following discussion relies almost entirely on 1980 Census data.

Oakland has relatively low income levels compared to the metropolitan area. The 1980 Census reported that the median household income in Oakland was \$13,776, only 68 percent of the Oakland PMSA median income of \$20,276 (see Table 7 in Appendix C). Median household income in 1990 for Oakland is estimated at \$25,421, according to National Planning Data Corporation, compared to an estimated median income of \$37,811 for the PMSA. Almost one-third of all 1990 Oakland households are estimated to have incomes below \$15,000. These percentages are even higher for elderly households (47 percent) and for very young households (over 50 percent).

The percentage of Oakland's households determined to be low income (80 percent or below of HUD's median income limit) in CHAS Table 1A (page 39) actually understates the true proportion of low income households. CHAS Table 1A shows that only 49 percent of all households qualified as low income in 1980. However, as shown in Table 7 (see Appendix C), the 1980 Census indicated that 53 percent of Oakland's 1980 households had incomes below \$15,000, which was approximately 74 percent of the area's median income. This latter comparison suggests that in 1980 the proportion of low income households in Oakland was well in excess of 53 percent, and not the 49 percent indicated in CHAS Table 1A.

There are two explanations for this difference. The first is that CHAS Table 1A takes into account household size, and HUD's income limits, unlike the Census figures, are adjusted for household size. Oakland has a higher proportion of smaller households than does the PMSA, and smaller households tend to have lower incomes. So, even though

Oakland households overall had lower incomes in 1980, the difference in income levels between Oakland and the PMSA for any given household size was not as great.

A second explanation is that the HUD income limits used to prepare CHAS Table 1A were established in 1979, and at that time were based on projections from the 1970 Census. As it turned out, the projections used under-estimated actual 1980 incomes. For example, the HUD income limit for a four-person family in the PMSA was set at only \$16,550. However, the average household income reported by the 1980 Census was \$20,776, and the average household size was below three persons. When the 1980 Census data became available, HUD income limits were increased to adjust for this discrepancy.

The CHAS has used the HUD criteria in developing CHAS Table 1A. As a result, the proportion of low income households in Oakland is understated in that table. Starting in 1993, HUD will provide updated information for CHAS Table 1A based on 1990 Census results.

Since income information from the 1990 Census is not yet available, it is useful to consider other information that documents the number of low income people in Oakland. As of January 1990, there were 20,947 AFDC cases in Oakland and 5,603 General Assistance cases. In addition, there were 21,676 persons receiving SSI as of July 1991. Although there can be some double-counting (for example, a grandmother could receive SSI for herself and AFDC for her grandchildren), for the most part, these numbers refer to separate households.

Because these kinds of assistance are limited to the very poor, it can be reasonably assumed that nearly all such recipients meet the HUD definition of "very low income." As a result, it is estimated that there are currently in excess of 47,000 households in Oakland that clearly qualify as very low income. This represents nearly one-third of Oakland's households.

The population receiving AFDC is greater than the number of cases indicated. For example, it is estimated that the 20,947 AFDC cases translates into 58,434 persons. Consequently, one estimate for the total number of residents receiving just one of these sources of assistance would be 85,713 or approximately 23 percent of the total population. Although this is not a complete inventory of all Oakland residents living on fixed incomes, it is a good indicator of the number of people who subsist on very limited incomes.

e. Housing Inventory Trends

Basic information on Oakland's housing stock is presented in CHAS Table 2B (page 79). Out of 153,764 units counted in 1990, 84,368 are renter-occupied (54.8 percent), and 60,153 are owner-occupied (39.1 percent), and 9,243 are vacant (6 percent). This vacancy rate includes units which are vacant for sale and for rent, and other vacant units,

including units awaiting occupancy, being held for occasional use, boarded up, etc., so the actual proportion of available vacant units is somewhat lower.

The City believes that the actual vacancy rate is lower than that reported by the 1990 Census. Some of the housing units included in the 1990 rental vacancy rate may have been units that sustained damage in the earthquake and were not really available or suitable for occupancy. The City believes that the Fall 1990 Federal Home Loan Bank Housing Vacancy Survey, is more accurate. This survey, which is conducted annually by U.S. Postal Service in cooperation with the Federal Home Loan Bank, is based on postal carriers' reports of addresses receiving and not receiving mail. In 1990, the overall Oakland vacancy rate was reported to be 2.2 percent, with a single family rate of 2.0 percent and a multifamily rate of 2.5 percent.

According to Census data, there was approximately a three percent net increase in the total number of year-round housing units in Oakland between 1980 and 1990, but a two percent increase in total occupied housing units. Despite this gain in total units, there was an actual decline in the total number of single family detached units between 1980 and 1990. The most substantial growth was in single family, attached units. (See Table 14, Appendix C.)

In the ten year period, 1980 to 1990, the number of rental units increased by 3,516. During this same period of time, 4,508 net units were added to the stock. Since some units were demolished or converted, the addition of 4,508 net, new units actually represents a larger amount of new construction than the numbers might indicate. Of this new construction, some of the units are now occupied by renters and some by owners.

Since the number of owner occupied units decreased by 652 between 1980 and 1990, it is valid to assume that some units, formerly occupied by owners, are now occupied by renters. This reduction in the number of homeowners is another indicator of affordability problems in the City, particularly for first-time homebuyers.

(For more information on trends in Oakland's population and housing, see the supplemental tables in Appendix C.)

2. Housing Supply

a. Rental Housing

As of the 1990 Census, there were 84,368 occupied rental units in Oakland. Table 13 (Appendix C) presents some of the characteristics of these rental units. As the following illustrates, almost half of all rental units were in structures with four or fewer units: 21 percent of these units were single family (mostly detached) houses; 10 percent were in duplex structures; 18 percent were in structures with three or four units; 26 percent were

in buildings with five to 19 units, and 24 percent were in properties with 20 or more units. The remaining one percent were mobile homes or in other types of structures.

The most current data regarding substandard housing units, including those suitable for rehabilitation, are derived by applying the results of a 1982 housing condition survey and a 1981 housing vacancy survey to the 1980 housing stock (see Appendix B for methodology). In 1980, 5,579 renter-occupied units were classified as substandard; 5,336 were considered suitable for rehabilitation. Only 391 of the 5,663 vacant for-rent units were classified as substandard. Of the 391 substandard vacant for-rent units, 374 were classified as suitable for rehabilitation.

Housing costs for rental units increased substantially faster than either inflation or income in the 1980s. As shown in Table 16 (Appendix C), median contract rent has increased 142 percent, from \$201 to \$486. At the same time, estimated household incomes have not kept pace, increasing by only 85 percent from 1979 to 1990, and overall consumer inflation has been only 59 percent. These extreme increases in rents have undoubtedly had an adverse effect on the overall affordability of housing in Oakland. As mentioned earlier, data on housing cost burden based on the 1980 Census, indicates that a very large proportion of households, especially renters, have excessive housing cost burdens. The initial data on housing costs from the 1990 Census indicate a potential worsening of the problem in the last decade.

It should be noted also that these medians do not represent the asking price of vacant units, which tend to be higher. The mean asking rent for vacant rental units, according to the 1990 Census, was \$523. Surveys of rental listings in local newspapers indicate that the median rent for a vacant two bedroom apartment is approximately \$600 to \$700 per month, well beyond the level affordable to a large proportion of Oakland's renters. Rents for vacant houses and duplexes (which comprise a significant share of the rental housing stock) tend to be substantially higher.

Newly constructed units are even more costly, as such units demand a rent premium due to higher quality and the necessity of covering high construction costs.

The Census-reported vacancy rate for rental units has increased slightly, from 5.3 percent in 1980 to 6.2 percent in 1990. Even though the rental vacancy rates are higher, further affordability analysis (see below) indicates that many of the vacant units may not be affordable to many low and moderate income households and families.

Demand for rental housing has risen during the 1980s and is projected to continue to increase. In part, this is due to the high costs of homeownership that prevent many households from becoming first-time home buyers. In addition, Oakland experienced a ten percent growth in population during the 1980s, in part due to immigration from other countries. If the economy remains stable or grows, this immigration is likely to continue. Thus, demand for rental housing in Oakland is projected to continue growing during the 1990s.

Will the market be able to build new rental units to meet this demand? Construction costs for new rental units are very high, given the cost of land and lack of available financing. At this time, similar to the rest of the Bay Area and California, the amount of rental housing under construction in the City is very limited. As a result, any unassisted, newly constructed rental units will be priced too high for lower income renters. Thus, if demand continues to increase, and only limited amounts of subsidized rental housing are constructed, it is likely that there will be upward pressure placed on rents, forcing many households to devote excessive amounts of income to housing costs instead of other necessities, and possibly leading to an increase in the incidence of overcrowding.

b. Owner-Occupied Housing

As of the 1990 Census, there were 60,153 units occupied by owners. Table 13 (Appendix C) presents some of the characteristics of these owner-occupied units. The vast majority of these owner-occupied housing units were single family detached homes (86 percent); approximately three percent were in single family attached houses, slightly more than five percent were in structures with two to four units, and the remaining five percent were in structures with five or more units, mobile homes, or some other type of structure.

Compared to 1980, there has been a three percent decline in the number of single family, detached houses occupied by owners. The number of owner-occupied single family, attached houses grew by over 650 during the same period. This type of housing, commonly referred to as townhouses or patio homes, became popular in California and elsewhere during the 1980's because of home buyers' inability to afford the high cost of new, single family, detached houses.

The most current data regarding substandard housing units, including those suitable for rehabilitation, are derived by applying the results of a 1982 housing condition survey and a 1981 housing vacancy survey to the 1980 housing stock (see Appendix B for methodology). In 1980, there were 8,087 owner-occupied units considered substandard, with 7,783 of these considered suitable for rehabilitation. Furthermore, 2,304 of the 2,954 vacant for-sale units were classified as substandard, and 1,586 of the for-sale substandard units were considered to be suitable for rehabilitation. When these numbers are combined with the figures above on substandard rental housing, they indicate that approximately 11 percent of Oakland's housing stock has physical problems, but the vast majority of these units could be upgraded to acceptable levels, given adequate resources.

Housing costs for owner-occupied units have also increased substantially above inflation and income in the 1980s. As shown in Table 16 (Appendix C), the median reported housing value has increased from \$67,600 to \$177,400, a jump of 162 percent which exceeds the rate of rent increase presented above. (It should be noted that the housing value number used here is based on homeowners' estimates of market value. It is not based on actual sales price information.) Prices for new homes are generally higher than

prices of existing homes, since the prices charged must cover the high costs of new construction and land. As shown in the needs section of the CHAS, these high prices place homeownership beyond the financial abilities of lower income households in Oakland.

The Census-reported vacancy rate for owner-occupied units has remained essentially the same between 1980 and 1990 at 1.6 percent. This indicates a very tight supply of housing available for owner-occupancy.

Assessing the ability of the private market to meet demand for owner-occupied units is more difficult than assessing the market's ability to meet the demand for rental units. As stated previously, there are many households that would like to become homeowners, but cannot, due to the high costs of purchasing homes. Since these households have to live somewhere, they augment the demand for rental units. This is a type of "silent" demand for owner-occupied units.

There continues to be construction of houses available for owner-occupants. Many of these units are directed at the upper-end of the market. Some of these units are constructed as condominium units that may be rented before being sold to owner-occupants. However, given the high costs of these newly built houses, it is unlikely that this new market supply will be affordable to those low and moderate income households that desire to become first-time home buyers.

3. Assisted Housing Inventory

CHAS Table 2C (page 81) provides a summary of all directly-assisted housing identified within the City of Oakland as of October 1991. A detailed listing is provided in Tables 18A and 18B (Appendix C). The assisted housing inventory includes both permanent housing and tenant-based assistance. It does not include temporary types of assistance provided to homeless people through shelters or voucher programs. These temporary facilities are discussed separately below.

Oakland has a total of 16,460 renter households receiving housing assistance. Of these, 9,802 receive project-based assistance, and 6,658 receive tenant-based assistance not tied to specific projects. Assisted project-based rental housing in Oakland consists primarily of smaller units; approximately 50 percent of all project-based units are studios or one-bedrooms. Large units are also available, and there are about 2,794 units with three or more bedrooms for larger households, or 28 percent of total project-based supply. SRO units are in very limited supply. Finally, units rented through tenant-based assistance programs tend to consist of larger units. Approximately two-thirds of these units contain two or more bedrooms.

a. Public Housing

Next to the Section 8 rental assistance program, which is also managed by the Oakland Housing Authority, public housing constitutes the second largest category of rental assistance in Oakland. Public housing consists of housing owned and managed by the Oakland Housing Authority, and is located in a variety of developments ranging in size from large multi-family developments to small scattered-site buildings.

The Oakland Housing Authority (OHA) has had three major periods in the development of its housing programs; these roughly parallel the evolution of public housing at the national level. First, there was construction of fairly large developments for families, starting with Peralta Village (390 units), which was built in 1939. By 1966, the OHA owned and managed eight developments, only one of which was specifically for the elderly:

West Oakland:	Units
Peralta Village	390
Campbell Village	154
Chestnut Court	77
Westwood Gardens	46
 East Oakland:	
Coliseum Gardens	178
Lockwood Gardens	372
Palo Vista (elderly)	100
Tassafaronga	87
 TOTAL AS OF 1966	1,416

In the late 1960s and 1970s, OHA built over 1,600 units of family housing on a scattered-site basis, mostly through turnkey construction. This scattered-site approach emerged in response to some worthwhile concerns about the segregation and social problems often associated with large developments, but it also left OHA with some difficult maintenance problems given the size of Oakland and the great distances between units.

In addition, OHA developed four more public housing developments for the elderly, including Oak Grove, located on 16th and 17th Streets in the downtown area, which was completed in 1985.

As a result of these three periods of construction, OHA now owns approximately 3,300 units which it manages from its downtown office and two district offices: one in Peralta Village for West Oakland, and one in Lockwood Gardens for East Oakland.

b. Privately Owned, Subsidized Housing

Project-based assistance is also provided in a large number of privately owned developments which have been subsidized with below-market interest rate loans provided by HUD under the Section 221(d)(3) and Section 236 programs, and by various State and local programs, including bond financing and redevelopment agency tax increment financing. Additional project-based assistance is also provided through HUD's Section 8 rental assistance program for newly constructed and substantially rehabilitated buildings, and through the Section 8/202 program for the elderly and the disabled.

Many of these privately owned, subsidized housing units are at-risk of being lost to the affordable housing supply. The City of Oakland contains 2,919 rental units which may be in danger of converting to market rate units as a result of owners terminating or not renewing their federal subsidies - thus losing their affordability to the current tenants - between August 1, 1991 and June 6, 1996. Of these 2,919 units, 1,467 are for elderly renters. The City is currently in the process of developing a more precise analysis of this issue and a strategy for preserving the assisted housing supply.

c. Section 8 Certificates and Vouchers

The largest category of assisted units is the tenant-based Section 8 group, which provides rental assistance payments for occupants of 6,542 units by paying to landlords the difference between the contract rent and a tenant contribution limited to 30 percent of the tenant's income.

d. Other Assistance

Although HUD provides the bulk of tenant-based rental assistance payments, other state/local programs provide rental assistance for 116 households.

In addition, Oakland has directly assisted 295 owner-occupied units in specified projects through a combination of land write-downs, construction loans and grants, and Shared Appreciation Mortgages. (This total does not include more indirect assistance for rehabilitation of owner housing.)

e. Permanent Indirect Assistance

The City of Oakland, through a variety of rehabilitation, painting, and repair programs, has also indirectly assisted numerous additional units (see Table 19, Appendix C). The Home Maintenance Improvement Program Deferred Payment Loan Program, funded primarily by CDBG funds, has made loans to more than 3,500 units since the program's

inception. An additional 7,644 units have participated in the Self-Help Paint Program. In addition, the 312 Loan program has helped to rehabilitate 681 units, while the Rental Rehab program has improved another 736 units.

Many units which suffered damage as a result of the Loma Prieta earthquake in 1989 are being rehabilitated with assistance from City and State programs.

Finally, the City operates a number of non-unit specific housing-related programs, including Housing Counseling, the Fair Housing Program, Code Compliance (Housing and Zoning Code Enforcement), and the Residential Rent Arbitration Board.

4. Concentration of Minorities and Low Income Households

Oakland's minority population is, to some extent, concentrated in certain areas of the city, as shown in Table 5 (Appendix C). This table presents three measures of concentration: tracts more than 25 percent above the city average for a given group, tracts more than 50 percent above average for a given group, and tracts where a group constitutes more than 50 percent of the population of that tract. For each of the minority groups with substantial representation, over half the population is in Census Tracts which are more than 50 percent above the Citywide proportion for that minority group. In general, White Non-Hispanics are concentrated in the Hills areas and North Oakland; the combined minority population is most concentrated in several of the City's Community Development Districts, including West Oakland, San Antonio near East 14th Street, and Elmhurst and Central East Oakland west of MacArthur Boulevard. Minorities represent over 70 percent of Oakland's population, for a total of 267,023 persons. Nearly half of these minorities (123,828 persons) live in census tracts where minorities represent over 90 percent of the population.

Table 9 (Appendix C) presents data on the geographic concentration of low income persons in Oakland based on special 1980 Census data compilations developed to assess CDBG eligibility. Similar data for 1990 are not yet available. As tabulated here, slightly over 200,000 persons, or almost 60 percent of Oakland's 1980 population, is defined as being low income. This estimate varies from the household estimates (see the earlier discussion on income distribution) because: (1) it represents individuals rather than households, and (2) the income limits and methodology used are not the same as those used for CHAS Table 1A (which likely underestimates the number of low income households).

Of the 200,059 total low-income persons, 65,389 are in Census Tracts where at least 74 percent of the population is low income, and 4,328 are in Census Tracts where at least 89 percent of the population is low income. Low income persons are concentrated in West Oakland, the western tracts of the Central/Chinatown Area, North Oakland west of Telegraph Avenue, and along the East 14th Street corridor extending from San Antonio into Elmhurst.

5. Implications of Market Conditions for Programs/Strategies

What is the effect of the current housing market on the CHAS' programs and strategies? Before assessing this issue, it is important to note that the CHAS focuses on the low and moderate income segments of the resident population. Consequently, one concern of the CHAS is the ability of the market to meet the needs of these groups. Although meeting the housing needs of middle income households is not a focus of the CHAS, it is of great importance to the City and has been addressed to some extent in the City's Five Year Development Plan and the Housing Element.

Some of the housing strategies presented in the CHAS rely on the use of existing housing, some on the use of new housing, and some on facilitating group residences and services. This latter strategy is not dependent on the private market, since providing temporary housing for the homeless or ongoing supportive services to persons with special needs have not been goals of the unassisted housing market. However, whether the market can meet the needs of low and moderate income renters and homeowners is very relevant.

One issue is whether there can be better utilization of vacant housing to meet demand. In some cases, these vacant units are in decent condition, but either rent or sell at prices that exceed the prices affordable to low and moderate income households. In other cases, these vacant units are not in standard condition. The City of Oakland has found that the high costs of acquisition and rehabilitation often make it difficult to use vacant housing to provide homeownership opportunities for very low income persons. This is one of the reasons why home buyer assistance to very low income households is a difficult strategy for the City to pursue. Such assistance is often extremely costly.

In general, rents and homeownership costs are so high in the City of Oakland, that in order for excessive housing cost burdens (described in the housing needs) to be reduced, it is necessary for the City to pursue the strategies described in Section II. These strategies include: assisting first-time home buyers, expanding the supply of affordable rental housing, and providing housing and supportive services for the homeless and those with special needs. In this way, homeownership opportunities can be increased, housing cost burdens can be reduced, and those with special needs can be better served.

B. INVENTORY OF FACILITIES AND SERVICES FOR THE HOMELESS

1. Housing Facilities and Services

a. Emergency Shelters

There are currently a total of 303 beds available in emergency shelters in Oakland, as detailed below. Many of these beds are targeted to special needs populations. It is important to compare the limited number of emergency shelter beds with the estimated

incidence of homelessness in Oakland (see Part 1). The supply of beds is far below the need, since an estimated 32,000 individuals experienced homelessness at some time during the past year.

Emergency Shelter Facilities in Oakland

Shelter	# of Beds	Length Of Stay	Serves:
Peniel Mission	30	4 nights/ per month	Single Men
Star Shelter for the Homeless	35	7 days	Men
Salvation Army	43	4 weeks	Families
East Oakland Community Project	80	30 days	Individuals and Families
Women's Refuge	28	30 days	Women/Children
A Safe Place	20	60 days	Battered Women/Children
Homeless Project for Pregnant Women and Children	10	90 days	Pregnant Women/Teens
Shiloh Christian Fellowship Girls Home	12	pregnancy plus 2 wks	Pregnant Teens
Oakland Homeless Project (BOSS)	33	60 days	Mentally Disabled
Gilead House	12	1 year	Drug addicted/others
Total	303		

Sources: *Comprehensive Homeless Assistance Plan*, 1990, City of Oakland; *Homelessness in Oakland*, Emergency Services Network; *City of Oakland Homeless Policy*; Bay Area Economics.

In addition to the facilities shown, the Emergency Services Network of Alameda County (ESN) documents the unduplicated demand for shelter services and characterizes the current shelter population according to general population characteristics, reasons for becoming homeless, and special needs of the shelter population.

b. Transitional Housing

Many homeless require the stabilization of long-term transitional housing before gaining access to or taking advantage of permanent housing. The following table presents the inventory of currently operating transitional housing facilities in Oakland.

Long-Term Transitional Housing in Oakland

Project	# of Beds or Units	# of Bedrooms	Serves:
Rosa Parks Center	15 beds	NA	Mentally Disabled
Greater Emmanuel Housing Development	22 beds	NA	No Restrictions
3501 Adeline	1 unit	2	Indiv/Families
3824 West	1 unit	3	Indiv/Families
1936 84th Ave.	1 unit	2	Indiv/Families
9905 Walnut	4 units	8	Indiv/Families
173 Hunter	1 units	2	Indiv/Families
2400 Church	2 units	4	Indiv/Families
5237 Bancroft	1 unit	NA	Families/Children
5239 Bancroft	1 units	NA	Families/Children
5241 Bancroft	1 units	NA	Families/Children
Total	13 units + 37 beds		

Sources: City of Oakland, Office of Community Development; *Comprehensive Homeless Assistance Plan*, City of Oakland, 1990; Bay Area Economics.

In addition to the above facilities, the City and County of Alameda are jointly developing a Multi-Service Center. The Center will impart life-development and self-sufficiency skills. Individuals will be able to live in the center for up to a year, with a possible six month extension. Although the number of beds at the center will depend upon the constraints of the selected site, it is expected that at least 100 beds will be provided.

c. Permanent Housing

As stated in the Needs Analysis (Part 1) above, the homeless are primarily in their situation due to the lack of permanent, affordable housing. A full description of the existing inventory of permanent affordable housing appears in the Assisted Housing Inventory section. To summarize the inventory, there are currently 16,460 assisted renter units and 295 assisted owner units within the City of Oakland. As shown in "CHAS Table 2C: Assisted Housing Inventory" (page 81), 9,802 of the units are project-based tenant assisted, 6,658 are tenant-based tenant assisted, and 295 are homeowner assisted units.

The Oakland Housing Authority has developed a program specifically to address the needs of the homeless population. Even though its waiting lists are currently closed, they will be opened to those officially verified as homeless. Those individuals will have priority status for 122 SRO units for which HUD Moderate Rehabilitation funding commitments have been received (98 units from the Moderate Rehabilitation for SROs for Homeless Individuals program, and 28 units from the Moderate Rehabilitation for Disaster Areas program), and for other SRO units completed in the future. In connection with this program, OHA is encouraging applications for projects which address one or more of the homeless special needs populations.

2. Daytime Facilities and Services

There are numerous daytime facilities and services providing assistance to Oakland's homeless populations. The following section lists those facilities and services providing basic assistance in the areas of food, clothing, medical assistance, and daytime activities.

a. Food

Amazing Grace Outreach - Food program Wednesday from 10:30 a.m. to noon. Distributes bags of food to low income and homeless individuals.

St. Andrew's Soup Kitchen - Hot meal served daily from 1-2 p.m.

St. Vincent De Paul - Lunch served daily 11 a.m. to 1 p.m.

Friendship Baptist Church - Free lunch on Mondays from 11 a.m. to 1 p.m.

Parks Chapel A.M.E. Church - Free lunch 11 a.m. to 1 p.m.

Oakland Union of the Homeless - Lunch served every other Saturday.

East Oakland Food Pantry - Open for food Thursdays from 1 to 3 p.m.

Beth Eden Baptist Church - Free lunch Tuesday 11 a.m. to 1 p.m.

Evergreen Baptist Church - Free lunch Thursday 11 a.m. to 1 p.m.

Salvation Army - Hot meals Monday through Friday 11:00 a.m. to 3:30 p.m. religious service required. Cost \$0.50 for those who can pay.

Pilgrim Rest Baptist Church - Provides hot meal at noon Monday through Friday for \$0.50 or help with the meal.

Solid Rock Baptist Church - Free lunch on Friday from 11 a.m. to 1 p.m.

Union Baptist Church - Free Groceries between 3 to 5 p.m. on Thursday. Emergency food also available.

Open Door Mission - Two meals served daily Monday through Friday. Religious service before meals required.

Bay Area Full Gospel Mission - Soup kitchen, meals served daily 6:30 to 7:15 p.m. Attendance at religious services is mandatory.

East Oakland Switch Board - Provides emergency food boxes. Clothing distributed when available. Emergency housing fund screening when available.

Harbor House - Emergency food, staples and clothing. Tuesday 1:00 to 4:00 p.m.

Shiloh Christian Fellowship - Provides packaged food to low-income residents.

Telegraph Community Center - Provides emergency food packages with three days worth of food. Provides emergency clothing. Based on income and need.

Intertribal Friendship House - Serves Native Americans at daily free lunch program at noon.

Mercy Brown Bag - Collects and distributes surplus and non-marketable food to those in need.

St. Paul's Food Pantry - Saturday 2:00: Food and clothing distributed.

Whittington Temple - Saturday and Monday at 11:00 a.m. Food and clothing distributed.

West Oakland Food Pantry - Monday 11:00 a.m. Food and clothing distributed.

Mount Pisgah - Tuesday and Thursday 1:00 p.m. food and clothing distributed.

Simpson Temple - Thursday 12 to 2:00 p.m. food and clothing available.

Greater New Hope - Thursday 1:30 to 4:30 p.m. food and clothing distributed.

b. Clothing

Trouble House - Free clothes

Open Door Mission - Clothing distributed

c. Health Services

Alameda County Health Care Services Agency Central Health Services - General health care, nutrition counseling, and dental services.

Alameda County Health Care Services Agency Health Care for the Homeless Program - Mobile and clinic-based primary care. Jefferson Park in Oakland 9:30-12:00 every alternate Monday.

Alameda County Health Care Services Highland Hospital - Offers Community Adult Day Health Services, providing health and social services to the disabled and elderly. Provides emergency medical and psychiatric care (no one is refused emergency services).

East Oakland Health Center - General medical and dentistry. Adolescent health care for teens age 16 and under.

West Oakland Center - Primary care center with special programs serving high-risk sections of community.

La Clinica De La Raza - Offers comprehensive health care at three sites in Oakland. Dental services, medical services and mental health counseling available.

Native American Health Center - Primarily serves Native Americans, providing medical, dental, and social services.

YWCA Health Service/Family Planning - Family planning, confidential reproductive and contraceptive services.

d. Drop-In Centers

Family Center - Parent and children activities, housing assistance and tutoring.

A Friendly Place - Advocacy and counseling, showers, washer and dryer, coffee and tea.

Oakland Independence Support Center - Self-help program run by clients, advocacy, peer counseling, and assistance with independent living skills.

A Safe Place - Legal advocacy, counseling, support groups, employment counseling and housing services.

3. Food/Motel Voucher Programs

Food and motel voucher programs provide an invaluable service to those families and individuals in crisis or at risk of becoming homeless. The following is a list of agencies providing food and/or motel vouchers in Oakland.

East Oakland Community Project - Clothing, Food and motel vouchers when available. Referral from Social Service or other agency needed.

Project Outreach - Food and hotel vouchers when available.

Salvation Army/Social Service Center - Clothing and food vouchers, PG&E assistance and rental assistance.

Travelers Aid Society of Alameda County - Provides motel vouchers.

East Oakland Switchboard - Provides motel vouchers.

4. Other Social Services for the Homeless

The following social services assist both homeless and, in many cases, at-risk populations in the areas of tenant/landlord relations, legal issues, employment and job training, and benefits advocacy.

a. Legal/Preventative Programs

Travelers Aid Society of Alameda County - Advocacy for benefits, emergency clothing, crisis counseling, housing assistance for move-in costs and hotel vouchers when available.

Legal Aid (Alameda County Bar Association) - Representation in legal areas: family law, landlord/tenant, probate, debt collection etc.

Market St. Community Services - Offers eviction avoidance counseling, groceries, clothing and hotel vouchers at four sites in Oakland.

Sentinel Landlord/Tenant Assistance Project - Landlord/tenant counseling. Information and assistance regarding evictions, non-payment of rent, and rent increases.

b. Employment Search

California Employment and Economic Development - unemployment benefits and job placement office.

Private Industry Council

c. Benefits Advocacy

Mental Health Advocates

d. Other

Vietnam Veteran's Outreach

Oakland Homeless Project - Must be referred by BOSS or OISC. Education, advocacy for benefits, job training and placement, dental and medical services.

5. Facilities and Services for the Homeless with Special Needs

a. Families with Children

The previous section described the emergency shelters, transitional housing, permanent housing, food/motel vouchers, daytime facilities and services, and other social services that are targeted to homeless and at-risk families with children in Oakland. In addition to these facilities and services, the City of Oakland is participating in an innovative program, the Robert Wood Johnson Homeless Families Program, to address the needs of homeless families with children suffering from multiple problems contributing to their homelessness (drug/alcohol addiction, mental illness, etc.).

The Robert Wood Johnson Foundation has entered into a two-year commitment of \$150,000 per year for County medical and other social services, and the Oakland Housing Authority (OHA) has received a special allocation of 123 HUD Section 8 certificates, granted in August, 1990, for a five year term.

Homeless families who participate in the program will receive a Section 8 certificate to secure housing and will, simultaneously, have access to the county services. Currently, ten families are participating in the program; the remaining positions are expected to be occupied by the end of 1991.

b. Mentally Disabled

The Oakland Homeless Project of the Berkeley/Oakland Support Services (BOSS) is targeted to mentally disabled homeless. The organization provides 33 shelter beds for mentally or emotionally disabled individuals as well as specialized services, as described in the previous section.

The Rosa Parks Center, which opened in 1987, provides 15 transitional beds for emotionally or mentally disabled persons. It is important to note, however, that this facility is scheduled to close by the end of August, 1991, and will be replaced by a county-funded facility.

c. Substance Abusers

Oakland addresses the special needs of this large shelter population by supporting shelter projects which provide substance abuse counseling and referral. Many of the emergency shelters offer a substance abuse counseling component. The Gilead House provides 12 beds for emergency housing and treatment of substance abusers. In addition, the Oakland Homeless Project (BOSS) provides substance abuse counseling and referrals, and Dignity Housing West/Travelers' Aid Society provides substance abuse counseling.

d. Domestic Violence Victims

Two emergency housing shelters serve the needs of battered women and their children. A Safe Place provides 20 beds for battered women and their children, as well as providing counseling, housing and employment referrals, legal assistance and a children's program. Women's Refuge provides 28 beds for battered women and their children as well as counseling and information and referral services.

e. Physically Disabled

The facilities and services targeted to the homeless with physical disabilities include the American Red Cross, Oakland/South Alameda County Chapter, which provides vouchers for motels as well as specialized services; and Project Outreach, which provides vouchers for housing at local motels/hotels as well as hot meal delivery to the sick and shut-in.

f. Pregnant Women

To address the special needs of this segment of the homeless population, the City of Oakland funds the Healthy Babies Project/Homeless Project for Pregnant Women and Children. The ten-bed capacity shelter provides women medical referrals, health education, clothing for mothers and babies, parenting workshops as well as information and referral to other service agencies and providers.

g. Persons with AIDS/HIV+

The following services and facilities are targeted to persons with AIDS/HIV+:

AIDS Project of the East Bay - Counseling, client advocacy for benefits, health and housing. Emergency Services (Food vouchers, housing etc.)

An Ark of Love - Residential housing program with six beds.

Bay Area Black Consortium - Mental health services, emergency services food vouchers, housing, etc.

Catholic Charities - Housing assistance program. (Helps clients locate housing.)

The Center for AIDS Services - Adult day care.

West Oakland Health Council - Anonymous testing and pre- and post-test counseling.

h. Seniors

Homeless seniors are one of the largest categories of homeless with special needs. In Oakland, homeless seniors are served by the following organizations:

Catholic Charities of the Diocese of Oakland - Counseling services, and a Senior Aid Program providing permanent part-time jobs, information, and referral.

Elmhurst Presbyterian Church - Monthly potluck lunches and blood pressure checks. Quilting, painting, exercise classes, and reading groups

St. Mary's Community Center - Offers activities and meals Sunday at 2:00 p.m. and Thursday at 12:30 p.m. for seniors. Advocates for senior benefits as well.

C. INVENTORY OF FACILITIES AND SERVICES FOR OTHER PERSONS WITH SPECIAL NEEDS

This section inventories facilities and services targeted to permanent residents with special needs. In accordance with HUD guidelines for preparation of the CHAS, this section focuses on facilities with a supportive services component.

1. Elderly Supportive Housing and Special Services

Approximately 1,788 Section 202 rental units in Oakland are specially targeted and subsidized for the elderly, as detailed in Table 18A (Appendix C).

In addition to assisted rental units, the following services are provided to elderly in Oakland:

Oakland Office on Aging - This City department provides case management, support services, meal delivery, and respite care.

Senior Centers - There are seven senior centers in Oakland. They serve seniors in a variety of ways including classes, recreational activities, meals, and a Senior Companion Program.

Alameda County Para Transit Program - Provides transportation services on-call to Oakland seniors.

Center for Independent Living - Provides housing referral and independent living skills education.

Creative Living Center - Provides meal services and nutrition counseling.

2. AIDS Patients' Supportive Housing and Special Services

The following facilities and services are available in Oakland for AIDS/HIV+ victims:

An Ark of Love - This residential housing program with six beds, is the only housing designed exclusively for AIDS/HIV+ persons.

Providence House - This project, which recently opened, provides 40 units of housing and supportive services to physically disabled, with a preference for persons that are HIV+. Services include an on-site counselor, and AA/NA meetings on-site.

AIDS Project of the East Bay - Counseling, client advocacy for benefits, health and housing. Emergency Services (Food vouchers, housing etc.)

Bay Area Black Consortium - Mental health services, emergency services food vouchers, housing, etc.

Catholic Charities - Housing assistance program. (Helps clients locate housing.)

The Center for AIDS Services - Adult day care.

West Oakland Health Council - Anonymous testing and pre- and post-test counseling.

3. Mentally and Physically Disabled Supportive Housing and Special Services

In Oakland there are 79 residential care facilities for the mentally disabled with a total of 549 beds. Approximately 24 of these beds are reserved for seniors over 59 years old. Facilities offering care to children between 0 and 24 years of age provide 66 of the total beds available.

The remaining 483 beds are for adults under 59 years of age. Of these 483 beds, 96 beds are provided by facilities serving males only, 64 beds are offered by facilities serving females only, and the remaining beds are in facilities serving both sexes. Each program cares for 2 to 27 people.

The following additional facilities and services provide assistance to the mentally and physically disabled residents in Oakland:

Access California (City Office of Community Development) - This agency administers the Tenant Access Program (TAP), which funds construction of handicapped-accessible housing for one to three units as well as retrofitting existing structures and converting ground level garages and storage areas into one and two-bedroom apartments. Between 1984 and 1991 Access California assisted 70 to 80 units in Oakland.

Access California also provides information and technical assistance regarding accessibility requirements and techniques for barrier removal.

Providence House - This project, which recently opened, provides 40 units of housing and supportive services to physically disabled, with a preference for persons that are HIV+. Services include an on-site counselor, and AA/NA meetings on-site.

Center for Independent Living - Assists the mentally and physically disabled in locating housing.

Alameda County Para Transit Program - Provides transportation services on-call to disabled residents of Oakland.

Association for Retarded Citizens (ARC)

East Bay Center for the Blind

Regional Center of the East Bay

Center for Independent Living

4. Substance Abusers Supportive Housing and Services

A final category of special needs housing in Oakland is offered at residential alcohol and drug recovery services. There are 15 residential treatment and recovery programs in Oakland with over 211 beds. Treatment centers are aimed at various target groups, including pregnant and post-partum women, women with children, teenagers, and men/women (sex segregated) only. The amount of time that an individual can stay at these facilities varies with each program.

In addition to these in-patient treatment centers, other services offered in Oakland include out-patient counseling, information and referral, support groups, health care to infants exposed in utero to drugs and alcohol, and drop-in centers.

CHAS Table 2A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Population and Minority Data

Comprehensive Housing Affordability Strategy (CHAS)

Five Year Period:

City of Oakland

| FY: through FY:

| 1992

| 1996

Category	1980 Census Data	1990 Census Data
	(A)	(B)
1. Total Population	339,337	372,242
2. White (Non-Hispanic)	118,088	105,203
3. Black (Non-Hispanic)	157,314	159,465
4. Hispanic (All Races)	32,492	51,711
5. Native American	2,133	1,807
6. Asian and Pacific Islanders	29,310	53,025
6a. Other		1,031
7. Group Quarters	7,968	7,871
8. Institutional	3,686	3,596
9. Non-Institutional	4,282	4,275
10. Household Population	331,369	364,371

CHAS Table 2B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Market and Inventory Conditions Housing Stock Inventory

Comprehensive Housing Affordability Strategy (CHAS)

City of Oakland

Five Year Period:	
FY:	through FY:
1992	1996
1980 and 1990 Census	

Category	1980 Total (A)	1990 Total	0 or 1 bedrooms (B)	2 bedrooms (C)	3 or more bedrooms (D)
1. Total Year-Round Housing (a)	150,274	154,737			
2. Total Occupied Units	141,657	144,521			
3. Renter Occupied Units	80,852	84,368			
4. Standard	75,273				
5. Substandard	5,579				
6. Suitable for Rehab	5,336				
7. Owner Occupied Units	60,805	60,153			
8. Standard	52,718				
9. Substandard	8,087				
10. Suitable for Rehab	7,783				
11. Total Vacant Units	8,617	10,216			
12. For Rent	5,663				
13. Standard	5,272				
14. Substandard	391				
15. Suitable for Rehab	374				
16. For Sale	2,954				
17. Standard	650				
18. Substandard	2,304				
19. Suitable for Rehab	1,586				
20. Awaiting Occupancy or Held	(b)				
21. Other	(b)				

NOTES:

See Appendix 2 for Methodology. Due to HAP Methodology used here also, vacant unit counts are not directly comparable to Census data.

(a) Includes vacant seasonal and migratory.

(b) Included with for-sale vacant.

CHAS Table 2C

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Assisted Housing Inventory

Comprehensive Housing Affordability Strategy (CHAS)

Category	Five Year Period:				
	Total (A)	SRO (B)	Total Stock and Inventory		
			0 or 1 bedrooms (C)	2 bedrooms (D)	3 or more bedrooms (E)
			7/1/91	1992	through FY: 1996
1 Project Based Tenant Assistance	9,802	298	4,880	1,718	2,794
2 Public Housing	3,318	0	689	739	1,890
3 Section 202	1,788 (a)	0	1,766	8	2
4 Section 8	2,215 (b)	28	1,516	330	241
5 Other HUD	1,941	0	814	512	615
6 FmHA	0	0	0	0	0
6a Other State/Local	540	270	95	129	46
7 Tenant Based Tenant Assistance (c)	6,658	0	2,024	2,416	2,077
8 Section 8	6,542 (d)	0	1,962	2,393	2,064
9 Other State/Local	116 (e)	0	62	23	13
10 Homeowner Assistance	295 (f)	(na)	(na)	(na)	(na)

NOTES:

- (a) Does not equal sum of units by #bedroom since 12 units lack specification by # bedrooms.
- (b) Does not equal sum of units by #bedrooms since 100 units lack specification by #bedrooms.
- (f) Includes only assistance for permanent housing.
- (d) Consists of 4,620 certificates, 1799 vouchers, and 123 certificates from the Robert Wood Johnson Homeless Families Program
- (e) Contains Aftercare and State 6,12 program. 18 State 6,12 units have no # bedroom specification.
- (f) Consists of City land write-downs, construction loans and grants, etc. Includes 33 "Shared Appreciation" mortgages.

Source: "Publicly Assisted Rental Units by Bedroom Size," City of Oakland.

Office of Community Development, May, 1991; Oakland Housing Authority; Office of Community Development.

SECTION II:

FIVE-YEAR HOUSING STRATEGY

PART 3: STRATEGIES

Part 3 presents a five-year strategy for addressing the affordable housing needs identified in Section I above. Priorities for allocating resources are described, along with a discussion of the process by which priorities were set. Based on these priorities, strategies for achieving the City's housing goals are presented in the form of specific programs and activities which will be used to address the priorities. Also included in the five-year strategy is an analysis of the institutional structure through which the strategy will be implemented, with an identification of the strengths and weaknesses of various components of the housing delivery system. The strategy also includes a discussion of existing state and local public policies, regulations and procedures which constitute barriers to affordability.

Although the City has committed significant resources to provide affordable housing for low and moderate income persons, the magnitude of need and the forces which give rise to this need are beyond the scope of what can reasonably be addressed given the current levels of funding at the federal level. Federal housing appropriations were reduced by 70% between 1980 and 1990. During the same period, the housing needs of low and moderate income persons continued to grow as increases in housing costs outstripped the growth in household income. While the City will continue its effort to meet the housing needs of its low and moderate income population, it must be recognized that achievements in this area will be limited without a substantial increase in federal funding for housing. Although the National Affordable Housing Act of 1990 is an important step in this direction, funding levels for federal housing programs remain below the 1980 level.

A. DETERMINATION OF PRIORITIES

HUD's Instructions for preparation of the CHAS require the City to set priorities for the allocation of resources for affordable housing and homeless assistance, using the format provided in CHAS Table 3 (page 119). In this table, priorities are ranked from 1 (highest) to 3 (lowest). A ranking of 0 indicates that no funding will be directed toward that activity. HUD's table provides for priorities only for very low and low income households. Because the City desires to provide assistance to moderate income households as well, a separate CHAS Table 3A (page 121) has been prepared to include priorities for moderate income households.

It should be noted that the priorities identified in the CHAS are a subset of the City's overall housing priorities. The City is working to develop a strategic plan to encompass all of the City's housing needs, not only for lower income households, but also for moderate and middle income households.

The City's highest priorities for meeting its low and moderate income housing needs can be summarized as follows:

Repair and/or replacement of the housing stock damaged as a result of the 1989 Loma Prieta Earthquake, and the provision of housing assistance to persons displaced as a result of the earthquake.

Expansion of homeownership opportunities for low and moderate income first-time homebuyers.

Preservation and expansion of the supply of affordable rental housing for very low income families and for large low income families.

Provision of rental assistance to the homeless and to very low income families and other persons with special needs.

Provision of support facilities and services to the homeless and to very low income seniors.

The City has also established secondary priorities for the following activities:

Acquisition and/or moderate rehabilitation of housing for lower income renter families, lower income homeless and other persons with special needs.

Expansion of the supply of affordable rental housing for low income small families and single persons, and for very low income seniors.

Rental assistance for very low income seniors and lower income renters.

Provision of support facilities and services for very low and low income renters, low income first time homebuyers, and moderate income homeless and other persons with special needs.

Additional priorities beyond those listed above are indicated in CHAS Tables 3 and 3A.

1. Process for Determining Priorities

Because of the limited time provided by HUD for preparation of the CHAS, it was not possible to extensively revise priorities in a fashion that would allow for adequate public review and discussion. Accordingly, the priorities set forth in this CHAS are derived primarily from current City priorities already described in existing City policy documents. The principal documents used for establishing these priorities include:

Housing Element of the City's General Plan (1991 draft)
Five Year Housing Development Plan (May 1991)
Housing Assistance Plan, 1988-1990 (September 1988)
Comprehensive Homeless Assistance Plan (July 1990)

These documents were prepared with significant public review and comment, including public hearings before the City Council. As such, they provide the best starting point for an identification of the City's priorities in meeting the housing needs of low and moderate income households.

In addition, the determination of priorities also relied on an assessment of the City's current budgetary allocations for housing programs. For many years, the City has operated a variety of housing programs with substantial local funding. The budgetary allocations for these programs are indicative of the current priorities for housing assistance.

Some priorities were revised as part of the citizen participation process. In particular, in response to comments from the public and the City Council, promotion of homeownership opportunities for first-time homebuyers at all income levels (very low, low, and moderate income) is now clearly identified as a number one priority for the City of Oakland.

Although it is not possible to assign the highest priority to all of the City's identified housing needs, the designation of a particular activity or population group as a priority "2" or "3" does not mean that these needs are not deserving of assistance. The City will continue to support, with both technical and financial assistance, efforts to provide affordable housing opportunities for all segments of its very low, low, and moderate income populations.

It is expected that these priorities may change over time, as new Census data regarding current housing needs becomes available, and as public discussion regarding housing policy continues. Any such changes in priorities will be reflected in future CHAS submissions.

2. Basis for Assigning Relative Importance to Different and Competing Goals

Because of the mismatch between the City's overwhelming housing needs and the limited resources available to meet those needs, it is necessary to make difficult decisions regarding the relative importance of different and competing goals. In assigning relative priorities, the City is guided by the following factors:

Priority should be given to those most in need. The determination as to which groups are most in need is based on several factors, including absolute numbers, the proportion of persons in need within a particular population group, and the degree to which a group has financial resources to meet its housing needs (i.e., in general, higher priority is assigned to the lowest income groups).

Priorities are affected by the extent to which significant amounts of assistance have been directed to particular activities and groups over the past ten years.

Priorities are affected by the extent to which resources are actually available to meet identified needs.

The use of these factors allowed the City to choose among competing priorities to determine how resources might best be allocated to meet the wide variety of housing needs which are identified in Section I. The following discussion illustrates some of the ways in which this process has worked to establish specific priorities.

The City has identified expansion of homeownership as one of its primary priorities for housing assistance. As noted in Section I, low and moderate income households face considerable difficulties in becoming homeowners. This problem has become so acute that the rate of homeownership has declined in the City over the past ten years. In addition, there is a possibility that young families, who form the bulk of the first-time homebuyer group, may be leaving the City, in part to seek affordable homeownership opportunities elsewhere. Because homeownership provides an opportunity for economic advancement and helps to stabilize neighborhoods, the City has placed a very high priority on assisting residents to become homeowners.

The Needs Analysis also shows that there is a large and growing problem of homelessness in the City. Although the supply of emergency shelter facilities is inadequate to meet the current need, the City seeks to develop a more permanent solution to the problems facing the homeless. Hence, another of the City's highest priorities is to expand supportive housing facilities (such as transitional housing) and rental assistance in order to assist the homeless to regain control of their living situations and re-enter the permanent housing market.

Housing affordability is also a critical problem for the City's low income households. Given the lack of vacant, standard units, and the limited resources available for rental assistance, the City seeks to address the affordability problem by assisting with the development of new and substantially rehabilitated housing which can be remain an affordable housing resource for its useful life. In particular, the City will give priority to the development of units of three bedroom or larger, in order to address the particular problems faced by large families. Although there is also a need for senior housing, the Needs Analysis indicates that both the absolute number and proportion of seniors with housing problems is not as great as for families. In addition, the City has devoted considerable resources to senior housing in past years. Hence family housing has been given a higher priority. This ranking is not meant to imply that the City is abandoning its past role in assisting with senior housing development; in fact, the City intends to continue to support the expansion of the supply of rental housing for seniors, with a particular emphasis on supportive housing facilities and services.

These priorities are long-standing areas of concern for the City. At the same time, there is a critical need to deal with the impact of the Loma Prieta earthquake. The natural disaster which struck on October 17, 1989 had a particularly severe impact on housing available for persons at risk of becoming homeless. The City estimates that over 1000 units of rental housing affordable to very low income persons were destroyed. This included some 650 units of SRO housing representing approximately one-third of the entire downtown SRO housing stock. Repair of these facilities is critical, not only for the housing market, but also for the revitalization of the downtown area. Hence the repair and replacement of earthquake damaged

housing, and the rehousing of those displaced by the earthquake, is a major priority for the next few years.

B. PROGRAMS/SERVICES/INITIATIVES TO MEET PRIORITIES

The following section describes the City's programs, services and initiatives to meet the priorities set forth in CHAS Tables 3 and 3A. Descriptions of the specific programs are provided in Appendix D.

1. Disaster Recovery

The Loma Prieta earthquake of October 1989 had a disastrous impact on the affordable housing and homelessness situation in Oakland. Over 1000 units of low rent housing serving very low income persons, principally in residential hotels and apartment buildings, were destroyed or severely damaged. Hundreds of single family homes also suffered damage. In addition to removing much needed housing units from the supply, the earthquake added as many as 2500 persons to the number of homeless in Oakland, severely straining the resources of already overburdened agencies which serve the homeless. As a result, restoration and/or replacement of the housing stock and the re-housing of persons displaced as a result of the earthquake is a major priority for the City.

Programs:

FEMA Lawsuit Settlement Funds

Following the earthquake, hundreds of very low income households were denied housing assistance by the Federal Emergency Management Agency. As the result of a lawsuit brought by the Legal Aid Society, FEMA agreed to provide Oakland with over \$11 million in funds to be used for repair and/or replacement of housing units serving the very low income displacees. These funds are being used by the City to provide grants to nonprofit organizations for rehabilitation of 5 permanent housing developments and 5 emergency shelter and transitional housing facilities. In addition, these funds will be used to support operating expenses in 4 emergency shelters and for the support of 2 City and 1 County emergency shelter programs. FEMA funds will also be used to support the development of the new Multi-Service Center. Priority for occupancy in FEMA-assisted projects will go to very low income persons displaced by the earthquake.

California Natural Disaster Assistance Program (CALDAP)

This State-funded program provides low interest, deferred payment loans to homeowners and owners of rental properties damaged in the earthquake. Priority for occupancy will go to persons displaced as a result of the earthquake.

Oakland Redevelopment Agency

To the extent that funds from FEMA and CALDAP are not sufficient, the Redevelopment Agency will provide funds to assist with the rehabilitation of earthquake damaged housing serving very low income persons. Such funds will be provided in the form of long-term, deferred payment loans, and carry long-term rent and occupancy restrictions.

Section 8 Moderate Rehabilitation for Disaster Areas

The Oakland Housing Authority has obtained a special allocation of funds which will be used to provide rental assistance in rehabilitated structures for persons made homeless as a result of the earthquake.

On October 20, 1991, a disastrous fire in the Oakland Hills destroyed or severely damaged approximately 3,000 single family homes and approximately 450 apartment units. Although most of the affected units were not affordable to low or moderate income households, the impact on the City's housing market is substantial. The City will be devoting its maximum effort to assisting owners to rebuild in the disaster area, primarily by assisting with cleanup efforts, restoring the infrastructure, and expediting the review of building and planning permit applications.

Rebuilding of this area is critical to the City's housing and economic development situation. The temporary rehousing of displaced households is placing a severe strain on the rental housing market; a rapid recovery effort will help to relieve this strain. However, it is possible that efforts to expedite the permit review process could result in delays in processing permit applications for affordable housing developments in other areas of the City.

2. Affordable Housing

As indicated in the Needs Analysis, the most pressing housing problem faced by low and moderate income Oakland residents is affordability. This problem is most severe for potential first-time homebuyers, and for very low and low income renters. The City will address these needs both by providing first-time homebuyer assistance and rental assistance, and by subsidizing the new construction and substantial rehabilitation of affordable housing.

A second major area of concern is the potential loss of existing assisted housing units. The City is committed to the preservation of these units, particularly through strategies which allow for tenant and/or nonprofit ownership of these developments in a manner which ensures their continued affordability to lower income households.

Third, the City desires to expand the provision of supportive housing services and facilities, particularly for the elderly.

Fourth, the City desires to encourage and assist the maintenance and improvement of the physical condition of its affordable housing stock through rehabilitation.

Each of these program areas and initiatives is described below.

a. Homeownership

Homeownership remains an elusive goal for most of Oakland's lower income residents. As noted in Section I, the mismatch between income levels and housing costs has placed purchase of even a modest-priced home far beyond the means of most prospective homeowners.

The City has placed a high priority on the promotion of homeownership opportunities for its residents, not only to provide opportunities for advancement, but also to promote neighborhood stability and improvement. Because it is difficult to provide sufficient subsidy to assist very low income households to become homeowners, the primary target is low and moderate income households. However, whenever possible, the City will make efforts to assist very low income households to become homeowners as well.

Programs:

Provide first-time homebuyer assistance through the use of Mortgage Revenue Bonds, which provide mortgage funds at below-market interest rates, and through the use of Mortgage Credit Certificates, which provide homebuyers with a reduction in their federal income tax liability, thereby increasing the amount of income available for mortgage payments.

Subsidize the new construction and rehabilitation of owner-occupied housing using Mortgage Revenue Bonds, Land Cost Writedowns, and Shared Appreciation Mortgages. These programs will reduce the costs incurred by first-time homebuyers while preserving the housing as affordable through the use of resale limitations. Funding sources include Community Development Block Grant funds, funds received through mortgage revenue bonds, and the HOME program.

Assist low and moderate income households to acquire properties owned by various federal agencies with financial assistance provided by the HOPE program.

b. Rental Assistance

The City has a large population of lower income households with excessive cost burdens (housing costs in excess of 30% of household income), including many households with a severe cost burden (housing costs in excess of 50% of household income). Particularly for very low income households, the lack of affordable housing opportunities requires the provision of rental assistance to ensure that housing costs do not exceed 30% of

household income. Because of statutory limitations on the major federal rental assistance programs, assistance is targeted to persons of very low income.

Priority for such assistance is given to persons who meet federal preferences for assisted housing. This includes very low income households with severe cost burdens and persons displaced as a result of government action or natural disaster.

Funding for these programs has been limited, but the Oakland Housing Authority (which administers these programs), will continue to pursue additional funding to the maximum extent possible.

Programs:

Provide tenant-based rental assistance through Section 8 Certificates and Vouchers.

Provide project-based rental assistance in conjunction with rehabilitation of existing buildings through the Section 8 Moderate Rehabilitation Program. In particular, funds for rental subsidies in residential hotels are provided through the Section 8 Moderate Rehabilitation Program for Single-Room Occupancy (SRO) Housing.

c. Rental Housing Development

The disparity between the cost of developing new rental housing and the market rents for such housing has inhibited the expansion of the rental housing supply in Oakland. The limited availability of rental assistance funds requires that new affordable housing be developed. In particular, the City is committed to expanding the supply of rental housing units containing three or more bedrooms, suitable for large families for whom there is an acute shortage of housing.

The City will continue to encourage the development of such housing using a variety of federal, state, local and private financing sources. For the most part, the City has relied on nonprofit developers for this effort, both because such organizations have access to a wider range of financing tools, and because nonprofits are committed to preserving the long-term affordability of assisted-housing developments.

In general, the City seeks to develop mixed-income projects in which the assisted units remain affordable for the longest period possible, and to provide a healthy mix of small and large units, rather than concentrating assisted housing and large family units in particular developments.

Projects which leverage other public and private funding sources will be given priority for assistance with locally-controlled funds.

Programs:

The City will provide construction and permanent financing at below-market interest rates, generally with payments deferred for the term of the loan, in order to reduce the cost of operating rental housing and allow affordable rent levels to be achieved. Funding sources include the Redevelopment Agency Low and Moderate Income Housing Fund, funds obtained from Housing Development Grant Program Loan Repayments, and the HOME program. The City will work with locally-based nonprofit developers to ensure that they maximize the opportunity to utilize HOME funds specifically set aside for Community Housing Development Organizations.

The State of California provides assistance for new construction through the Rental Housing Construction Program (RHCP), and assistance for rehabilitation through the California Housing Rehabilitation Program. Oakland-based nonprofit developers have been successful in the past in securing financing from these programs, and the City will continue to encourage and assist these developers to pursue additional financing as it becomes available.

Nonprofit sponsors of rental housing for the elderly will be encouraged to seek financing from the federal Section 202 program. In order to assist these developers to produce quality projects and increase their chances for funding awards, the Oakland Redevelopment Agency will continue to provide modest supplemental assistance to cover costs not eligible under the Section 202 program.

The City will continue to encourage private lenders to increase their participation in the development of affordable housing through the Affordable Housing Program operated by the Federal Home Loan Bank, which provides below-market interest rate financing for affordable housing development projects.

The use of Low Income Housing Tax Credits available at both the federal and state level will continue to be an important source of equity capital for housing development. To maximize the amount of such funds available through syndication, the City has formed a nonprofit corporation, Community Alliance for Syndicated Housing, Inc. (CASH, Inc.) to serve as general partner of limited partnerships which raise equity capital from corporate investors to be used for development of affordable rental housing.

d. Preservation of Existing Assisted Housing

Initial estimates indicate that over 2,500 units of rental housing assisted in previous years through various federal programs, including the Section 221(d)(3) and Section 236 Below Market Interest Rate loan programs, and the Section 8 Rental Assistance programs, are at risk of conversion to market-rate housing as the result of prepayment of subsidized mortgages, termination of regulatory agreements, and non-renewal of rental assistance

contracts. The replacement of such housing would be extremely costly and difficult to achieve.

The City will strive to preserve the existing supply of assisted housing, particularly through mechanisms which improve the physical condition and management of such projects while preserving long-term affordability, by promoting tenant and nonprofit ownership wherever feasible.

The City will develop a comprehensive housing preservation strategy in 1992 as part of a State of California mandated amendment to the City's Housing Element.

The City will continue to be an active participant in the Preservation Working Group of the Non Profit Housing Association of Northern California, as well as working closely with the Alameda County Housing Council and the California Housing Partnership Corporation. These groups work to coordinate the efforts of tenant groups, nonprofit corporations, consultants, and public agencies throughout the region to develop strategies for preservation of assisted housing.

The City will assist tenant organizations and nonprofit corporations to take advantage of any financial incentives for acquisition which may be available under the provisions of Title VI of the National Affordable Housing Act of 1990. For projects which are not eligible under Title VI, the City will assist in identifying and securing other financial resources, such as funds made available under the HOPE II program.

e. Improvement of the Physical Condition of the Existing Housing Stock

Much of the City's stock is older and in need of maintenance and rehabilitation. The City will continue its long-standing commitment to providing owners of rental and ownership housing with financial assistance to maintain and improve the physical condition of such housing in order to promote neighborhood stability and improvement, and as a cost-effective means of providing its lower income residents with decent, safe and sanitary housing.

Programs:

The City will provide low-interest loans to lower income homeowners through its Home Maintenance and Improvement Program, and with funds made available from the new HOME program. Recognizing the special needs of lower income seniors, the City provides deferred-payment loans to qualifying low income homeowners age 62 and older. The City also provides homeowners with assistance through its Free Paint Program.

Assistance for the rehabilitation of rental housing will be provided through a continuation of the Rental Rehabilitation Program, utilizing funds carried forward from prior year allocations and program income made available from loan

repayments. The City is also planning to develop new rental rehabilitation programs to replace the now-discontinued federal Rental Rehabilitation Program and Section 312 loan program by utilizing a portion of its HOME program allocation.

3. Homelessness

The City has adopted a "three-tiered" approach to dealing with the problem of homelessness in the City of Oakland. First, the City assists with the provision of emergency housing for homeless individuals and families. To the extent possible, emergency housing is supplemented with the provision of supportive services. Second, the City is actively working to expand the supply of facilities which assist the homeless in making the transition to permanent housing, by providing transitional housing facilities which combine short to medium term housing with supportive services necessary to assist the homeless to achieve independence. Third, both to assist the homeless and to minimize the extent to which those persons most at risk of becoming homeless are able to remain housed, the City is committed to expanding the supply of housing affordable to persons of extremely low income and those living on fixed incomes.

The City's highest priorities for assisting the homeless are to provide supportive services and facilities (for example, transitional housing facilities) to assist the homeless in making the transition to permanent housing, and to secure rental assistance funds that will provide financial support for permanent housing. Special efforts will be made to identify and secure funding to provide supportive services for the various special needs populations among the homeless (e.g., persons with AIDS, the physically and mentally disabled, seniors, substance abusers, etc.).

At the same time, the City will continue to provide support for emergency housing to alleviate the most immediate shelter needs of the homeless. In addition, through its housing development program, the City will assist in expanding the supply of permanent housing which is affordable to persons with extremely low and fixed incomes who are either homeless or at risk of becoming homeless.

a. Emergency Housing

The most pressing and immediate need of homeless persons is for shelter. Emergency shelter programs provide the homeless with temporary housing, generally for a period of not more than thirty to ninety days. Although such housing does not meet the needs of the homeless for permanent, affordable housing, emergency shelter can at least provide a temporary situation in which homeless persons can apply for public assistance and/or develop some resources necessary to stabilize their living situations. Accordingly, the City will continue to provide funding for operations and maintenance support to providers of emergency housing in the City. The City will also seek outside sources of funding for physical improvements for shelter facilities. In addition, the City will continue to provide funding for voucher programs which provide financial assistance for short-term stays in hotels and motels. To the extent possible, the City will seek additional financing to expand the level of services available.

Programs:

Provide funding for operating costs of emergency shelters through the City's Emergency Housing Program.

Provide funding for acquisition, lease, and physical improvements of emergency shelter facilities through the federal Emergency Shelter Grant Program. This program also provides funding for shelter operating costs and for the provision of essential services.

The City will also seek, and will support the efforts of nonprofit organizations to obtain, additional funding from the federal Supplemental Assistance for Facilities to Assist the Homeless (SAFAH) program to provide supplemental funding for acquisition, conversion, and rehabilitation of facilities to serve the homeless, and to provide supportive services and operating costs in such facilities. As required by HUD, these funds will be used in particular to serve homeless families with children and the elderly homeless.

Provide funding for the acquisition or lease of emergency shelter facilities is provided through the State of California's Emergency Shelter Program.

Provide hotel/motel vouchers for homeless individuals and families with funding provided by the City of Oakland and Alameda County.

b. Transitional Housing

Homeless persons often require a variety of supportive services to assist them in stabilizing their living situation and making the transition back into the permanent housing market. Such services include job counseling and training, alcohol/substance abuse treatment, mental health services, child care, and other supportive services as identified in Section I. It is generally desirable to provide these services in the context of a supportive housing facility, and to combine services whenever possible.

Towards this end, the City will work actively with nonprofit housing and social service providers to expand the supply of transitional housing facilities in Oakland.

The centerpiece of these efforts is the development of a new multi-service center, to be located in the downtown area, aimed at providing both housing and supportive services for the homeless.

The City will also work with housing and service providers to seek out and secure new funding sources to develop transitional housing and related social services in a number of transitional housing facilities throughout the City.

Programs:

Development of a multi-service center using funding obtained from FEMA Settlement Funds, the American Red Cross, and other local and private funds.

Development and support of transitional housing facilities utilizing funding from the federal Supportive Housing Demonstration Program - Transitional Housing Program.

Lease of single-family homes from HUD, to be used for transitional housing facilities, under HUD's Single Family Property Disposition Program.

The City will also seek, and will support the efforts of nonprofit organizations to obtain, additional funding from the federal Supplemental Assistance for Facilities to Assist the Homeless (SAFAH) program to provide supplemental funding for acquisition, conversion, and rehabilitation of facilities to serve the homeless, and to provide supportive services and operating costs in such facilities. As required by HUD, these funds will be used in particular to serve homeless families with children and the elderly homeless.

c. Permanent Housing

The lack of affordable housing is one of the most salient factors in the increased incidence of homelessness over the past decade. Although emergency shelters and transitional housing provide temporary and interim assistance to the homeless, the long-term solution to homelessness lies in expanding the supply of permanent housing affordable to persons on fixed and extremely low incomes.

At the lowest end of the income scale, persons on limited incomes cannot afford to pay even a modest percentage of their incomes for housing without sacrificing other basic needs, such as food, transportation, and clothing. The amount of rent which can be paid by such persons is insufficient even to cover the operating costs of rental housing. It is therefore essential that such persons be provided with rental assistance in order to live in privately owned housing, or that they be admitted to public housing programs which guarantee that tenant rent payments are tied to tenant incomes.

At the same time, the City seeks to encourage the development of housing opportunities for the homeless by setting aside some units in assisted housing developments at very low rent levels, and by assisting in the rehabilitation of such housing types as residential hotels, which serve as one option for the homeless.

Programs:

Expand the level of rental assistance for the homeless, using funds provided by the Robert Wood Johnson Foundation through a multi-year commitment to the

Alameda County Health Care Services Agency and the Oakland Housing Authority, and by giving persons verified as homeless priority admission to the Section 8 Moderate Rehabilitation Program and the Section 8 Moderate Rehabilitation for SROs for Homeless Individuals Program.

Provide guarantees and assistance for payment of first and last months rent, and security deposits, through the City-funded Rental Assistance Program operated by the Eden Council for Hope and Opportunity (ECHO).

Expand and improve the supply of affordable single room occupancy housing utilizing funds for acquisition and rehabilitation from the State of California's California Housing Rehabilitation Program and the Oakland Redevelopment Agency's Residential Hotel Rehabilitation Loan Program.

Increase the supply of permanent housing with supportive services for handicapped individuals and families who are homeless or at risk of becoming homeless. A principal source of funding for these efforts will be the federal Supportive Housing Demonstration Program - Permanent Housing for Handicapped Homeless Persons program.

In conjunction with efforts to provide greater levels of supportive services to homeless families and individuals, the City will seek funding for rental assistance for homeless persons who are seriously mentally ill, have chronic problems with alcohol or drugs (or both), or have AIDS and related diseases, under all three components of the new federal Shelter Plus Care program.

d. Supportive Services

The provision of supportive services is a critical component of a comprehensive strategy for combating homelessness. Nonetheless, HUD does not provide sufficient funding for such supportive services. The City will continue to actively apply for any such funds which become available. At the local level, funding resources for such services are extremely limited.

The City will work closely with nonprofit housing and service providers to identify public and private sources of funds for the provision of supportive services for the homeless, and to ensure that such services are made available

It is anticipated that the services currently provided to the homeless by various church and social service agencies, as described in Section I, Part 2, will continue to be provided.

Programs:

The City will utilize funds obtained from a multi-year award under the federal Supportive Housing Demonstration Program - Transitional Housing Program to provide a variety of services (child care, job training, etc.) in transitional housing facilities. These services will be targeted in particular for deinstitutionalized homeless persons, homeless individuals with mental disabilities, and homeless families.

The City will actively encourage and support the efforts of nonprofit service providers to seek funding from the federal Supplemental Assistance for Facilities to Assist the Homeless (SAFAH) program to provide additional supportive services in emergency shelters and transitional housing facilities.

The City will provide food assistance to individuals and families who are homeless or at risk of becoming homeless through the Mayor's Hunger Relief Program.

4. Supportive Services and Facilities for Seniors and Other Persons with Special Needs

Oakland has a large number of seniors and other persons with special needs. The specific needs of these groups have been described in Section I. The City will continue its commitment to providing housing for such persons, with the highest priority directed to the provision of supportive services and facilities. In particular, the City's Office of Community Development will work with the City's Office on Aging and interested nonprofit housing and service providers to enhance the level of supportive services in existing senior housing facilities. This will allow seniors to remain in their existing housing as they grow older and their supportive services needs increase, as an alternative to the often traumatic consequences of having to move to other facilities in order to obtain the necessary services.

Many of the new federal programs serving special needs populations have requirements for the provision of matching funds for supportive services such as meals, transportation, health services, etc. In order to maximize the extent to which such housing funds are utilized in Oakland, the City will seek to assist nonprofit housing and service providers to identify mechanisms by which such services can be provided, either through the use of outside funding sources or the provision of in-kind services.

Programs:

In order to increase the supply of affordable housing for very low income seniors, the City will continue to encourage nonprofit sponsors to seek funding for construction and rental subsidies from the federal Section 8/202 program. As has been true in the past, where possible the City and/or the Redevelopment Agency will provide additional funding to provide for necessary construction cost items not eligible under the Section 202 program.

In order to provide supportive housing facilities for the physically and mentally disabled, the City will encourage nonprofit sponsors to develop housing utilizing the new federal Supportive Housing for Persons with Disabilities (Section 811) program. The City will work with sponsors and service providers to identify and secure the necessary funds to provide the requisite supportive services, as HUD does not provide funding for such services. The City will seek to ensure that persons with mental disabilities are not discriminated against in the provision of such supportive housing.

In order to meet the significant need for housing and supportive services for persons with AIDS or who are HIV-positive, the City will encourage nonprofit housing and social service agencies to actively pursue funding under the new federal Housing Opportunities for Persons with AIDS program.

To provide greater information and education regarding accessibility issues and techniques for barrier removal, the City has established its own agency, Access California to perform such services.

The City will also continue to provide funding to Access California for its Tenant Access Program to provide grants to owners of rental properties in order to finance the cost of barrier removal and accessibility modifications.

All new construction projects are required to comply with the handicapped accessibility requirements mandated by California State law. In addition, federally-financed projects are required to comply with the requirements of HUD's Section 504 regulations regarding handicapped accessibility.

The City anticipates that nonprofit organizations serving the mentally disabled, including the Oakland Independence Support Center, will pursue available funding sources for the provision of services to the mentally disabled. One such source of funding is the National Institute of Mental Health's Community Support Research Demonstration Projects and Mental Health Research on Homeless Persons grants. The City will seek to assist community organizations in identifying and securing these and other funds as they become available.

5. Strategies for Public Housing

The City has a large supply of public housing developments providing affordable housing to persons of very low income. The public housing supply represents a critical component of the City's affordable housing strategy serving persons who cannot be served through other programs.

The lack of available funding for affordable housing development opportunities has caused the Oakland Housing Authority (OHA) to highly prize its limited supply of public housing units. Lack of funding and a shortage of affordable and available sites for new development, coupled

with the "NIMBY (Not In My Back Yard)" phenomenon, would severely restrict OHA's opportunities to replace any units the Authority might sell if the City were to participate in the HOPE I program, the new federal program designed to dispose of public housing through sale to public housing residents. Failure to replace these units would further deplete the already low stock of available rental housing for the very low income residents of Oakland. When final regulations are published, OHA will evaluate the HOPE I program to determine if it could meet Oakland's needs through the provision of additional units.

The Oakland Housing Authority is committed to improving the physical condition of the public housing supply, promoting greater resident involvement in management, improving the management and operation of public housing, and assisting public residents to achieve economic self-sufficiency.

Programs:

OHA will utilize funds obtained through the Comprehensive Improvement Assistance Program (CIAP) for the comprehensive modernization of some of its older and larger developments, including Palo Vista Gardens (FY 1991-92) and Peralta Village (FY 1992-93). Other physical improvements to be funded with CIAP funds include lead paint inspections and miscellaneous building improvements in other OHA developments.

OHA utilizes a variety of methods for obtaining resident input on how the Authority can improve living conditions. Resident councils at a number of developments provide the Authority with a great deal of useful input. In order to increase this type of participation, OHA has three Resident Involvement staff as part of its "No Is Not Enough" (NINE) program. Designed to reduce drug problems in and around public housing developments, the program has as a major focus the improvement of resident participation in public housing management. One of the key tasks of the Resident Involvement staff is to assist in the further development of resident involvement organizations at OHA's developments.

OHA will secure the involvement of these organizations in the OHA management process and the management of the Comprehensive Grant Program funds (this program will replace the Comprehensive Improvement Assistance Program in FY 1992-93). Thus, public housing residents will have a voice in decision making.

To supplement the information obtained from resident organizations, OHA staff conducts resident surveys and focus groups to assist the Authority in increasing its understanding of the problems that residents face and how they might be alleviated. Resident involvement is further ensured through the two residents serving on OHA's Board of Commissioners, continuing a practice begun approximately seventeen years ago.

As part of its effort to improve the management and operation of public housing, OHA will conduct a comprehensive needs assessment as part of the Comprehensive Grant Program (CGP). This study will provide OHA with recommendations on how to improve its operations and service delivery. Once OHA has determined what actions should be taken, it will be able to utilize up to 10% of its annual Comprehensive Grant Program funds from HUD to institute management improvements.

Meanwhile, the Authority is currently undertaking several programs to enhance the quality of the Authority's housing and the management of the Authority itself. First, a Preventative Maintenance (PM) program is in place which provides extensive maintenance services to units in a proactive manner. Second, the Authority provides social services to public housing residents through its Community Services Division (CSD). CSD provides services such as a job training program, financial counseling, anti-drug programs, senior citizens activities, activities for youths, and referrals to outside service agencies. Third, the Authority is able to spend up to 10% of its Comprehensive Improvement Assistance Program funds on management improvements. The uses for these funds range from new programs for residents to new equipment so that the Authority can increase its efficiency. Fourth, the Authority has obtained two grants for anti-drug efforts to enhance the living environment of residents and educate youths about the dangers of drugs through the NINE program discussed above. Fifth, each department in the Authority has a set of goals and objectives which are used as the basis for objective evaluation of performance. Sixth, the Authority has a Strategic Plan, which acts as a guide for long-term action at OHA.

In order to assist residents to obtain employment and achieve economic independence, OHA operates an employment program, known as Moving on Up (MOU) for its residents. The MOU program provides employment and training referrals and job placement services. First, MOU staff evaluates the client's needs. If it is determined that the client is in need of training to seriously compete in the job market, the client is referred to a program that provides the appropriate training. The types of training that the clients receive range from preparation for the General Equivalence Degree (GED) to vocational training. Sources for such training include Laney and Vista community colleges, and the Private Industry Council (PIC). Once the client is adequately prepared for employment, MOU staff trains the client in job search skills. This includes training in interviewing techniques, resume writing, etc. In a little over two years of existence, the MOU program has placed fifty-four (54) OHA residents in jobs.

6. Promotion of Energy Efficiency

Federal guidelines specify that housing costs should not exceed 30% of a household's gross income. This figure is for total housing costs, and includes both the cost of shelter and the cost of any resident-paid utilities. Accordingly, promotion of energy efficiency and reduction of energy costs is not only a national energy policy objective, but is also part of an affordable housing strategy.

For new construction and substantial rehabilitation projects, the State of California, through its Title 24 requirements, currently provides for stricter energy efficiency than is true at the national level. California's requirements are used as a model by several other states, and include such measures as double glazing of windows, insulation around water heaters, and blanket insulation in walls, floors and ceilings. As part of the local building permit process, projects are subject to an energy audit to determine compliance with the Title 24 requirements.

For locally-assisted projects, the City generally encourages developers to use energy-efficient appliances.

Programs:

To assist homeowners in retrofitting their homes for greater energy efficiency, the City funds a Weatherization Program that provides low-income homeowners with free service to increase insulation and promote greater energy efficiency.

The local utility company, Pacific Gas and Electric Company, offers customers a free Energy Savings Plan which analyzes energy usage and provides a strategy for reducing energy costs. This program also includes coupons for energy-savings products and PG&E rebates on insulation and appliances.

7. Miscellaneous Housing Services

The City also operates a number of general housing programs which do not fall under the specific categories listed above. These programs are designed to provide education and information, to assist tenants and homeowners facing difficulties with their current housing situation, and to promote fair housing.

Programs:

The City's Housing Counseling section offers first-time homebuyer workshops, provides assistance and counseling to homeowners facing delinquency and default situations, and operates classes for Section 8 rental assistance recipients to orient them to the program and to assist them with housing search techniques.

The City provides funding to organizations for counseling to resolve landlord/tenant disputes.

The City provides funding to several nonprofit organizations engaged in fair housing education and enforcement, with a specific emphasis on housing discrimination against minorities, the disabled, and families with children.

C. COORDINATION OF RESOURCES

HUD requires that the CHAS include a discussion of the manner in which the City will coordinate the various resources to be used in the pursuit of its affordable housing strategy. Resources can be sources of funds or technical assistance; they can be available to private and non-profit entities as well as to local government agencies.

In addition to providing significant funding support using local funds and funds obtained by the City from federal sources, the City strongly encourages nonprofit developers to seek development financing from a variety of other sources, particularly the private sector, and provides letters of support on behalf of the developers. It is frequently the case that developers will use five or more funding sources to build affordable projects. In fact, the City gives priority to projects that leverage outside funds.

There are problems in coordinating resources. For example, many new HUD programs require that housing funds be combined with matching funds for supportive services, but there are few sources of funds available for such services. The City will look to the Department of Health and Human Services to assist in funding services in supportive housing. The most important sources of local funds available for matching are: the Low and Moderate Income Housing Trust Fund, repayments from HoDAG projects, and the Mortgage Revenue Bond Program.

The City and the Oakland Housing Authority coordinate resources for implementation of the Rental Rehabilitation Program. The Housing Authority sets aside a portion of its Section 8 Rental Assistance funds to provide Housing Certificates and Vouchers to qualified very low income households occupying units rehabilitated under the Rental Rehabilitation Program.

The City and the County of Alameda have entered into a joint venture agreement for development of the multi-service center for the homeless. The City is responsible for the acquisition of the facility, while the County will have responsibility for the provision of supportive services. Responsibility for the rehabilitation of the facility will be shared.

In order to reduce administrative costs and improve program efficiency, the County of Alameda operates Oakland's Minor Home Repair program for the City. The County also administers the Mortgage Credit Certificate (MCC) program for first-time homebuyers.

The City works closely with other public and private financing sources to ensure that the various loan and grant requirements are not in conflict with one another. As an inducement to the provision of private financing, the City generally allows its funding to be secured by deeds of trust which are subordinate to the deeds of trust securing private financing. Such subordination is generally a requirement of private lenders.

(A complete description of the local, state, and federal programs is provided in Section III and in Appendix D.)

D. ORGANIZATIONAL CAPACITY

HUD guidelines require that the City of Oakland describe the institutional structure and roles that each institution will assume in carrying out the housing strategy presented above. In addition to describing the structure, it is important to identify any strengths or weaknesses that will affect the ability of each institution to provide the necessary leadership to implement the one-year plan described in Section III.

The City of Oakland benefits from being located in the midst of a relatively active affordable housing delivery system. The complex affordable housing system has many resources at its disposal, including state and local government, and private nonprofit and for-profit developers. However, strategic planning and coordination among various parts of the system are difficult, due to external factors such as varying funding cycles and program restrictions as well as internal (to the system) factors such as differing objectives. The following chart provides a brief outline of the housing delivery system in the City of Oakland and covers public, and private nonprofit, and for-profit organizations.

HOUSING DELIVERY SYSTEM IN OAKLAND

INSTITUTIONS	STRENGTHS	WEAKNESSES
PUBLIC AGENCIES		
<u>City of Oakland</u>		
Office of Community Development	Large, skilled staff. Creative and flexible housing programs. Responsive to nonprofits. Knowledgeable of the City. Advocates for housing needs.	Lacks control over all city housing programs. Not enough overall housing planning. Bureaucracy sometimes responds slowly to housing development issues.
Office on Aging	Comprehensive focus on needs of the elderly.	Housing is a small part of their work.
Oakland Housing Authority	Low vacancy rate in public housing. Good leased housing program.	Residents have not responded to efforts to gain their involvement. Design of some larger developments attracts crime while making marketing of apartments difficult. Lacks financial resources to adequately manage, maintain, and provide security for a large scattered-site program at the desired level.

INSTITUTIONS	STRENGTHS	WEAKNESSES
<u>Alameda County</u> Social Services Agency	Administers assistance programs, such as AFDC, General Assistance and Food Stamps.	The portion of assistance grants earmarked for housing is too low to pay for housing costs in Oakland. Not always well coordinated with city needs.
Department of Housing & Community Development	Access to funds. Experienced staff. Countywide advocacy.	Remote from the City. Uneven coordination.
PRIVATE, NONPROFIT ORGANIZATIONS Community development corporations; housing development corporations; church sponsored housing organizations.	Responsive to neighborhood needs and problems. Committed to long-term affordability. Bring new skills to developing good projects.	Inexperienced staff or Board members. Lack of funds for capacity-building and ongoing operations. Lack of housing management experience.
Foundations, nonprofit financial intermediaries.	Committed to long-term affordability and targeting to very low income population. Willing to provide funds for predevelopment activities.	Some foundations are not familiar with housing development process. Difficult to secure grants instead of loans. Funding for supportive services is limited. Supply of funds is limited in general.

INSTITUTIONS	STRENGTHS	WEAKNESSES
PRIVATE, FOR-PROFIT ORGANIZATIONS Private housing developers and builders.	Experienced in construction and real estate development.	Only a portion of units built in for-profit projects are affordable to low income households. Small, minority contractors may be prevented from building affordable housing due to bonding and prevailing wage requirements.
Lenders	Participation of these lenders has expanded the amount of credit available for affordable housing projection.	Lack of mortgage credit continues to be a problem in inner-city areas. Ignorance about the city. Low appraisals.
Major Corporations	Financial resources. Skilled staff.	Except for a few Tax Credit investments, these major firms have not been involved in affordable housing production.

1. Public Agencies

a. State

The Department of Housing and Community Development (HCD) manages the bulk of affordable housing activities for the state. **HCD** oversees the major housing planning process, the Housing Element, and provides technical assistance and certification review of local Housing Elements. Each local government jurisdiction in California is required to produce a Housing Element, which covers demographics, current programs, housing opportunity sites, special needs, homeless, and future strategies. HCD provides technical assistance and conducts special research for local governments seeking to produce affordable housing. HCD also administers state housing programs, such as the Rental Housing Construction Program, California Disaster Assistance Program, California Housing Rehabilitation Program, and the Emergency Shelter Grant Program.

California Housing Finance Agency is the primary funding vehicle for affordable housing. The Agency issues mortgage revenue bonds and finances rehabilitation and new construction programs for both rental housing and owner-occupied units.

The Tax Credit Allocation Committee coordinates the award of Federal and State Tax Credits for low-income housing projects.

b. City

The **Office of Community Development (OCD)** within the City of Oakland has primary responsibility for operating and administering city housing programs, including those funded by the 20 percent "set-aside" of tax increment funds from redevelopment activities as well as by CDBG, bond proceeds, FEMA, etc. OCD is organized into two principal divisions: Housing and Neighborhood Preservation and Program Planning and Community Services. Within Housing and Neighborhood Preservation, there are three sections involved with housing delivery: Housing Rehabilitation, Housing Development (which also includes the City's emergency and transitional housing programs), and Code Compliance. Access California and the Homeless Coordinator are in Community Services. OCD also acts as the Redevelopment Agency staff for the City on all housing projects.

The **Office on Aging** provides housing counseling services to the elderly in Oakland and visits the elderly housing developments to make presentations on a variety of issues pertinent to the residents.

The **Oakland Housing Authority (OHA)** currently manages a \$65 million housing program encompassing the Low-Rent Public Housing Program, Section 8 Existing and Moderate Rehabilitation Programs, Section 8 Certificates for the Rental Rehabilitation Program, AfterCare, the Robert Wood Johnson Homeless Families Program, and the Comprehensive Improvement Assistance Program (CIAP) which will be replaced by the Comprehensive Grant Program in Fy 1992/93. Of the Authority's total proposed 1991-92 budget, 64 percent is allocated to Section 8 expenditures, 20 percent to the Public Housing program, 9 percent to supportive Section 8 activities and 7 percent to the CIAP. Program activities in the CIAP include a number of services provided to the Peralta Village development such as drug suppression, preventive maintenance and Moving On Up, a job-training program as well as a major modernization effort.

c. County

Alameda County Social Services Agency administers assistance programs, such as AFDC, General Assistance, and Food Stamps. These programs are utilized by very low income residents. The Agency will be responsible for the provision of services in the proposed Multi-Service Center being planned with the City.

Alameda County Department of Housing & Community Development administers two housing programs in which the City of Oakland participates: Mortgage Credit Certificates and Minor Home Repair. The Department has also raised money to fund a technical assistance program for nonprofit housing development groups; four of the six initial grantees are located in Oakland. The Department also staffs the Alameda County Housing Council, whose members are from both the public and private sectors, and whose function is to promote affordable housing initiatives throughout the County.

2. Private, Nonprofit Organizations

There are more than 30 non-profit organizations whose activities are targeted to the provision of affordable housing in Oakland. Each of these groups has constructed new affordable housing or undertaken rehabilitation projects in Oakland during the past ten years, and they continue to be active in the field. There is also active interest among church-related groups who want to alleviate the shortage of affordable housing or work with the homeless.

There are several private funders interested in assisting the long-term capacity building of nonprofit housing development organizations. The Local Initiatives Support Corporation chose two groups in Oakland to receive multiple-year funding from the first round of their technical assistance program and has expressed interest in supporting additional Oakland groups in a future round. Local foundations such as Hewlett, James Irvine, Pacific Telesis, and San Francisco have also supported this type of activity in Oakland. The Red Cross has also created a revolving loan pool for pre-development expenses of nonprofit housing developers which will be administered by Oakland Housing Organizations.

Oakland nonprofits are also well-situated to take advantage of several major technical assistance organizations located in the area, such as the National Housing and Economic Development Law Center, and the California Housing Partnership Corporation.

3. Private, For-Profit

a. Developers

There are numerous for-profit developers who have worked with the City to produce both single family and multifamily affordable housing. These developers have utilized the Mortgage Revenue Bond Program and funds from the Redevelopment Agency to assist them in housing development.

b. Major Corporations

Several major corporations have their headquarters or other significant offices in Oakland. They have not generally been supportive of affordable housing activities in the City. There is, however, a new mechanism for corporate involvement in the Community Alliance for Syndicated Housing (CASH, Inc.), a nonprofit corporation created in 1989 by the City to raise equity investments in Low Income Housing Tax Credit projects.

Several corporations have invested funds in this effort, and CASH, Inc. is currently developing its second fund, the 1991 Oakland Housing Partnership, which should raise as much as \$8 million in equity commitments to for new projects.

c. Lenders

Several local and national lenders have actively participated in affordable housing projects in Oakland. Participation has included provision of below market interest rate construction and permanent loans and investment in Tax Credit projects through CASH, Inc. In addition, several banks have been equity investors in Tax Credit projects. The City is currently exploring formation of a Community Reinvestment Committee to organize lender participation further in achieving the goals of the Community Reinvestment Act.

4. **Gaps In The Housing Delivery System**

There are areas in which the housing delivery system could be improved, and the City has considered ways in which many of these problems can be addressed. The following subsection describes these problems identified by the City and, in many cases, presents strategies to address them.

a. Public Agencies

OCD is the most critical City agency in the housing delivery system. Unfortunately the staff has recently been overburdened by extra work caused by natural disasters: the 1989 earthquake and the enormous 1991 fire. Beyond that, it is a weakness is that OCD does not have responsibility for all housing planning and programs that operate in the City. For example, rental assistance programs are managed by OHA; the County handles many of the supportive services; and the Planning Department prepares the Housing Element. In addition, because OCD operates as part of a larger public bureaucracy, it is not always able to respond quickly to meet the needs for new construction and rehabilitation.

Although the separation of housing activities between OCD and OHA is unlikely to change, both of these agencies will strive to improve program planning and coordination between them. It has been suggested that the City adopt a site acquisition program so that they can take advantage of good opportunities to buy sites for affordable housing when they become available; and also that a housing "cabinet" be created within city government to review issues and policies regularly. Finally, the management audit discussed in Section E.1. below has made suggestions regarding reorganization of the City's inspection programs, and the Council will be considering these recommendations in the upcoming months.

OHA has a large housing program to manage that provides shelter as well as some supportive services. However, due to funding cutbacks at the federal level, OHA is unable to provide a sufficient number of units to meet the high level of demand from

Oakland residents or to rebuild the old public housing developments which are fully occupied but poorly designed for a good social environment. Also, public housing residents have not responded well to OHA efforts to foster greater resident participation.

OHA cannot change federal funding levels. Therefore, the need for rental assistance will continue to exceed the number of available units and the modernization or redesign of the public housing will probably not occur. OHA has obtained two grants to enhance efforts to reduce drug problems in and around public housing. One of the purposes of these grants will be to improve resident participation. It is expected that these grants will make it possible for resident organizations to flourish and become an important voice in the decisions that affect the residents of public housing.

Alameda County Social Services Agency does not directly manage or develop housing. However, it does administer income assistance programs which are depended upon by many low income Oakland residents. The amount of assistance provided is too low to pay for housing in the Oakland area. This problem is acute for recipients of General Assistance and Aid to Families with Dependent Children. There is really no action that can be taken at the local level to increase the level of assistance, since the determination of benefit levels is made by the County and the state and federal government. In fact, recent trends in the state budget indicate that further reductions in the amount of assistance are likely.

b. Private, Nonprofit Organizations

The nonprofit housing developers vary in the level of the skills and experience of their staff and board members. Many of them lack sufficient funds for their ongoing operations or for the pre-development expenses they must incur in launching new projects. Not all nonprofit developers are equally competent in developing low income housing. The City now carefully considers the track record of nonprofit developers applying for assistance and does not work with developers whom they feel are not able to carry a project through to completion or requires that they joint venture with a more experienced entity.

The nonprofits have historically served the role of developers, but are often not prepared for long-term housing management. Consequently, once a project is completed, management responsibility is handed over to outside management companies which may not have had experience in managing properties housing low income or special needs tenants. Partnerships need to be created between the knowledge and sensitivity of the community developer and the expertise of the management agent. The City prefers that the nonprofit developers maintain an active role in project management after housing is occupied. The City can assist the nonprofits in improving management skills and systems. Funds for such capacity-building can be derived from development fees collected from syndication proceeds.

Oakland Housing Organizations, an umbrella organization of nonprofit housing developers and advocacy groups, has recently begun coordinating efforts to enhance the project management capabilities of local nonprofit organizations.

Although Oakland's nonprofits have a history and a commitment to serving the low income community, low income people are not always directly represented on the boards of directors. This may prevent some nonprofits from qualifying as "Community Housing Development Organizations" (CHDOs) under the new HOME program, depending on how the final regulations are drafted. The City will work with the nonprofits to assist them in identifying the necessary steps to be undertaken in order to qualify as CHDOs and take advantage of the HOME funds specifically allocated for use by CHDOs.

c. Private, For-Profit Organizations

For-profit developers have frequently participated in affordable housing production programs. Under some of these programs, such as those financed through mortgage revenue bonds, only a portion of units built are reserved as affordable housing. In the absence of additional subsidies, such as Section 8 certificates or vouchers, these units are not affordable to very low income households.

Many developers do not want to work with the City in developing affordable housing. In the case of large scale developers, they may find they have market-rate development opportunities which do not entail as many restrictions as those which are undertaken in conjunction with public sector financing. Small contractors may not participate in City-assisted affordable housing development due to the bonding and prevailing wage requirements with which they find difficult to comply. The City is continually reexamining these requirements, especially to minimize the negative effect they might have on minority or women-owned contractors.

Discrimination in **residential lending** continues to be a problem in Oakland, as it is in most major cities. Many local lenders have participated in affordable housing projects in Oakland; however, there continue to be unmet credit needs. A 1989 assessment of community credit needs noted that there was widespread evidence that discriminatory lending practices denied equal access to credit in many neighborhoods. A 1991 study prepared for OCD followed up this initial examination of Oakland's community credit needs and concluded that Oakland's annual affordable housing credit needs range between \$186.8 to \$210.3 million annually.

One of the recommendations of the 1989 study was to establish an Oakland Community Reinvestment Commission and a Linked Deposit policy. The Commission would serve as a forum for lenders, small business operators, affordable housing developers, community representatives and City officials to develop lending programs that respond to Oakland's identified credit needs. The City is also participating in the California Reinvestment Committee, a statewide coalition of affordable housing providers, including representatives from public agencies, that meet with bankers to discuss specific affordable

housing investment goals. The Linked Deposit policy will make the deposit of Oakland's public funds in financial institutions conditional on an institution's compliance with a "fair share" community lending standard.

Major corporations in Oakland have not historically participated in affordable housing production. The absence of corporate involvement has been unfortunate. Although these corporations draw upon Oakland residents for their labor force, they have not traditionally assisted the City in developing housing that is affordable to their employees. A few corporations have invested in Tax Credit projects. In addition to soliciting investments in CASH, Inc., corporations who cannot use the credit will also be asked to make charitable contributions to that effort.

E. IMPACT OF STATE AND LOCAL PUBLIC POLICIES ON AFFORDABLE HOUSING DELIVERY

HUD's guidelines require that Oakland assesses whether public policies increase housing costs and therefore work as a disincentive to development of housing for low income residents. For each of the barriers identified, HUD requires that Oakland suggest ways to ameliorate the policy's negative effects or explain why the policy cannot be changed. In several instances, the City has found that the barriers listed below represent legitimate efforts to meet other important public concerns, such as toxic waste removal, historic preservation, and handicapped accessibility. The political reality faced by the City is that many of these barriers represent trade-offs among competing goals that will have to be accepted.

The City has identified more than ten policies that may affect the costs of affordable housing development. However, the City has found that the greatest obstacle to affordable housing production has been the wide disparity between development costs, especially high land values, and the low income levels of Oakland residents, rather than local policies and regulations. Low income residents cannot pay the rents or mortgage payments required to cover housing expenses without deep subsidies. There is little that the City can do to lower the costs of privately owned land, the major barrier to the development of affordable housing.

1. Permit Processing

In December 1990, the Oakland City Council requested a management audit of the permit processing, construction inspection, and code enforcement functions in the City of Oakland. The main purpose of this audit was to suggest ways to improve the level of services provided by these offices and to decrease processing time. The Council recently received a draft of the completed study. The major findings address issues related to the organization of services, customer satisfaction and quality assurance, management and supervision, training, data systems, zoning and building permit processing, construction inspection, enforcement of the Tree Preservation Ordinance, and the workload and enforcement activity of housing code inspectors. One of the more controversial issues is a proposed reorganization of services aimed at integrating code enforcement services into a consolidated department.

At this time, the City is reviewing the study to determine what actions should be taken, based on the study's findings.

2. Secondary Unit Ordinance

The secondary unit ordinance requires that: additional on-site parking be provided at those houses where two or fewer parking spaces are already present, and the current residence must meet minimum yard requirements or no second unit can be built. This ordinance restricts second unit development to those sites which are surrounded by a sufficient amount of land to provide the off-street parking space and yard space. Since Oakland is a densely developed city, these requirements reduce the number of second units that can be built in the City. Since second units cost less per unit than do other types of new housing units, the City's second unit ordinance could serve as a barrier to affordable housing production.

At this time, the City will investigate secondary unit requirements and suggest potential code changes that might encourage greater development of secondary units in a manner consistent with City and neighborhood planning concerns.

3. Land Use Approval Process

There has been some concern voiced that the land use approval process is lengthy, complicated, and uncertain. Because of this, there may be a disincentive to entrepreneurial investments and development. Oakland is similar to other central cities, in that the needs of new development are placed within the context of a mature city's built environment. Any new development needs to be evaluated within the context of existing services, infrastructure, and other developments. Also, neighborhood input can be an important part of the land use approval process.

If some developers find that the land use approval process in Oakland is too cumbersome, then, they may elect not to build in Oakland. The consequence of such a decision is to reduce the amount of new housing developed, some of which could have been affordable housing.

At this time, the City will implement recommendations of the City Managers Office resulting from a study and response to the recent management audit.

4. Condominium Conversion Ordinance

The City has a condominium conversion ordinance which regulates conversion of rental units to a condominium form of ownership. The ordinance has some provisions for replacement of converted units, but it requires that replacement units be kept as rental housing for only seven years. In some geographic areas, conversions of four or less units do not have any replacement housing requirement.

The ordinance does not require relocation assistance to tenants; it merely suggests that owners develop a relocation plan. Owners are required to provide tenants with 60 days notice prior to filing an application with the City to convert. Tenants who are 62 years or older have

first right of refusal to purchase their units, and also have the right to a lifetime lease if they choose not to purchase.

As written, the ordinance facilitates the conversion of rental housing to ownership, which may make more units available to first-time homebuyers. At the same time, the ordinance does not provide strong protection of the existing rental stock.

Because the annual number of conversions is extremely low, the City has no plans to change the ordinance at this time.

5. Rent Regulation Ordinance

While the City of Oakland has had a Residential Rent Arbitration ordinance since 1980, the ordinance has not affected housing development in the City since the ordinance's provisions have not been onerous for property owners. An analysis by OCD several years ago showed that the allowed percentage increase in rents for units subject to rent control was higher than the percentage increase for advertised, vacant, "uncontrolled" units. Also, rent regulation has not been found to constrain new construction. Therefore, no action on the City's rent regulation ordinance is required.

6. Article 34

The City has been participating in efforts to renew Article 34 authorization under the California Constitution. Article 34 requires a vote of the electorate if a project receives public funds and 50 percent or more of the funds or units are for lower income residents. The City has already exhausted its Article 34 authorization and is considering placing a request for additional authorization on the ballot for the 1992 election. Such votes are time consuming, costly and unpredictable. Although it is a City goal not to concentrate lower income residents, there are exceptions. Furthermore, without a renewal of Article 34, the City cannot earmark more than 49 percent of units for lower income residents, and therefore, would be restricted in its use of HOME funds and would have difficulty qualifying the use of local funds for the required matching funds.

Since revisions to Article 34 itself will require legislative action, the City will continue to work with other local governments and housing advocates to explain to the State how the requirement affects affordable housing production.

7. Housing Element

Although the City has written several drafts of a new Housing Element, at this time, the Housing Element has not yet been approved by the State of California. Lacking an approved Housing Element may result in the loss of state housing funds, which could reduce the amount of affordable housing developed.

At this time, the City is continuing its work to expedite the completion and resubmission of its Housing Element to the State for final approval.

8. Lack of Sufficient Land Zoned for Residential Use

In January 1983, the City passed a resolution based on work undertaken by the Mayor's Task Force on Housing. This resolution established the need to: identify vacant parcels suitable for potential housing development and identify areas that could be suitable for increased housing production and promote these areas to the development community. Furthermore, the resolution initiated rezoning studies to considering upzoning and downzoning in residential areas.

More recently, the Legal Aid Society has contended that the City does not have a sufficient amount of vacant land zoned for residential use, particularly for multifamily housing. Because of this lack of land, the Legal Aid Society contends that the City cannot meet regional affordable housing goals.

The City will evaluate its current zoning designations, looking in particular at under-used parcels along commercial corridors, to determine the feasibility of rezoning underutilized parcels for residential development. The City will also look at the feasibility of converting vacant non-residential structures to housing as a means of compensating for the lack of available vacant land.

9. Real Estate Taxes and Fees

The Oakland Association of Realtors publicly commented that real estate has been saddled with an unfair portion of the burden of taxes, such as the real estate transfer tax and the Business License Tax. The City does not agree with this contention. Currently, the State of California exempts housing units that are restricted to low income households from paying property taxes. However, there is no waiving of development fees for new affordable housing. Exempting affordable housing from city development fees could slightly reduce overall development costs.

Recent studies have indicated that the City of Oakland has some of the lowest development fees in the region. The existing taxes and assessments placed on land and real estate activities are needed to support the basic services provided by the City, such as police and fire protection. Therefore, the City is not contemplating any reduction in such fees, taxes and assessments at this time.

10. State and Federal Regulations

The last three policies: toxic waste regulations, Historic Preservation Review, and handicapped accessibility stem from state and federal regulations. As presented below, all three policies add to the expense of development. However, the City recognizes the importance of these policy goals and does not plan to take any action to change them.

a. Toxic Waste Regulations

There are state and federal regulations regarding inspection of development sites for toxic wastes. If toxic wastes are discovered, then clean-up is mandated, if development is to occur. Toxic waste clean-up can add significantly to the expense of new housing development, as well as prolonging the time required to complete project development. Consequently, toxic waste regulations may result in the unintentional side-effect of reducing the amount of affordable housing that can be built.

The City recognizes the importance of toxic waste regulations for ensuring environmental quality. At the same time, the City is interested in exploring ways in which these regulations can be implemented in a less burdensome manner so as not to unnecessarily inhibit the development of affordable housing.

b. Historic Preservation Review

The State of California's Historic Preservation Review process is lengthy. It is required for any demolition or substantial rehabilitation activity of an historic property. Although this state mandated review adds to the time and expense of housing development, the City does not intend to take any action to change the process.

c. Handicapped Accessibility

State and Federal regulations require that new multifamily housing be accessible to the disabled. These regulations add to the cost and review time of new residential construction. It has been the City's experience that there are varying interpretations of how the regulations are to be applied. A second problem is that no City agency is formally charged with determining that development projects are in compliance with HUD's Section 504. There have been a few instances where code review did not check to see if a building constructed with federal funds complied with Section 504. It was necessary to make modifications later to these structures to bring the buildings into compliance.

Although these regulations add to the costs of constructing new housing, the City has determined that they should not be removed, since handicapped accessibility is an important City goal. The City will explore mechanisms for ensuring that federally-assisted projects are reviewed for Section 504 compliance prior to commencement of construction.

CHAS Table 3

Priorities For Assistance: 5-Year Plan (Very Low and Low Income Households)

City of Oakland

Fiscal Years: 1992 – 1996

Activity	Renters				Owners			Homeless Persons (H)	Other Persons With Special Needs (I)		
	Elderly 1&2 Member Households (A)	Non-Elderly Households			Existing Home-Owners (E)	First -Time Homebuyers					
		Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)		With Children (F)	All Others (G)				
Very Low-Income Persons											
1 Moderate Rehab/Acquisition	3	2	2	2	2	3	3	2	2		
2 New Const, Substantial Rehab, Related Infrastructure	2	1	1	1	2	2	2	2	2		
3 Rental Assistance	2	1	1	1				1	1		
4 Homebuyer Assistance						1	1				
5 Support Facilities and Services	1	2	2	2	2	3	3	1	1		
Other Low-Income Persons											
6 Moderate Rehab/Acquisition	3	2	2	2	2	2	2	2	2		
7 New Const, Substantial Rehab, Related Infrastructure	3	2	1	2	2	1	1	2	2		
8 Rental Assistance	3	2	2	2				1	1		
9 Homebuyers Assistance						1	2				
10 Support Facilities and Services	2	2	2	2	3	2	2	1	1		

Source: Vernazza Wolfe Associates and City of Oakland, Office of Community Development

CHAS Table 3A

Priorities For Assistance: 5-Year Plan

(Very Low, Low and Moderate Income Households)

City of Oakland

Fiscal Years: 1992 – 1996

Activity	Renters				Owners			Homeless Persons (H)	Other Persons With Special Needs (I)		
	Elderly 1&2 Member Households (A)	Non-Elderly Households			Existing Home-Owners (E)	First -Time Homebuyers					
		Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)		With Children (F)	All Others (G)				
Very Low-Income Persons											
1 Moderate Rehab/Acquisition	3	2	2	2	2	3	3	2	2		
2 New Const, Substantial Rehab, Related Infrastructure	2	1	1	1	2	2	2	2	2		
3 Rental Assistance	2	1	1	1				1	1		
4 Homebuyer Assistance						1	1				
5 Support Facilities and Services	1	2	2	2	2	3	3	1	1		
Other Low-Income Persons											
6 Moderate Rehab/Acquisition	3	2	2	2	2	2	2	2	2		
7 New Const, Substantial Rehab, Related Infrastructure	3	2	1	2	2	1	1	2	2		
8 Rental Assistance	3	2	2	2				1	1		
9 Homebuyers Assistance						1	2				
10 Support Facilities and Services	2	2	2	2	3	2	2	1	1		
Moderate-Income Persons											
11 Moderate Rehab/Acquisition	3	3	3	3	3	2	3	0	3		
12 New Const, Substantial Rehab, Related Infrastructure	3	3	3	3	3	1	2	0	3		
13 Rental Assistance	0	0	0	0				0	0		
14 Homebuyers Assistance						1	2				
15 Support Facilities and Services	3	0	0	0	0	3	3	2	2		

Source: Vernazza Wolfe Associates and City of Oakland, Office of Community Development

SECTION III:

ONE-YEAR PLAN

Section III describes the City's financial resources and strategy for addressing housing needs and housing priorities during the 1991-92 Federal fiscal year.

The City will face significant obstacles in meeting housing needs during the year. In addition to addressing on-going affordable housing problems, the City must address housing needs resulting from several natural disasters. The City and the larger Oakland community are still attempting to replace housing and other economic losses caused by the 1989 Loma Prieta earthquake. The October 1991 fire in the Oakland hills, which destroyed thousands of homes, will further strain already difficult housing market conditions. City, State, and Federal assistance is required to meet the housing needs of all households affected by the fire. In particular, those who lost homes in the fire will receive priority attention for building plans and permits, possibly delaying the plan review and permit process for all other housing projects.

The lack of financial resources, however, remains the City's most significant obstacle to providing affordable housing assistance. The City expects that as much as \$180 million in combined Federal, State, local, and private funds may be available for housing activities in Oakland in the 1991-92 fiscal year. Large as this amount appears to be, however, it will only partially address the City's grave housing and supportive services needs.

In order to use these funds most effectively, the City will prioritize the funding of existing housing programs which address the most pressing housing needs, as discussed in the CHAS Five-Year Strategy. In addition, the City will develop new programs designed to increase funding resources and improve housing policies and program administration.

In the discussions of the funding resources and actions that follow, an attempt has been made to develop 1991-92 target objectives for housing production, service delivery, and organizational improvements. Accurate estimates are difficult to produce primarily because all Federal and State funding has not yet been allocated to the City, and because all City funding has not yet been committed to specific projects. In addition, affordable housing development projects often take several years to complete. The 1991-92 objectives listed for the number of new units to be produced consist of new projects that are to receive new funding this year, but which may not be completed and ready for occupancy in several years.

PART 4: FISCAL YEAR 1992 RESOURCES

Funding for housing and supportive services during the 1992 fiscal year will come from a variety of government, nonprofit, and private funding sources. This part of the CHAS outlines resources and expected funding levels as well as the local matching funds requirements.

The anticipated funding resources are detailed in CHAS Table 4/5A (see page 139). It is important to note that the amount of available program monies and the number of projects and units to be developed with these funds are estimates based upon actual funding allocations and upon *projected* Federal and State allocations. In addition, because the City's fiscal year runs from July 1 through June 30, City housing program allocations have been made only through June of 1992. City funding for the remainder of the 1992 Federal fiscal year has been projected based upon past funding experience. In other words, it is assumed that City funding for the period October 1, 1991 through September 30, 1992 is equivalent to the funding approved for the period July 1, 1991 to June 30, 1992.

In order to understand the funding levels listed both below and in CHAS Table 4/5A, it is important to understand several HUD-required definitions. The funds the City "expects to be available" in 1992 (Table 4/5A, Column A) represent funds that are made available to the City through new allocations, funds allocated in previous years but not spent ("carry forwards"), and funds from program income (e.g., loan repayments). The funds the City "expects to commit" during 1992 (CHAS Table 4/5A, Column B) represent funds that the City expects to be able to commit through binding agreements to specific and identified projects or households during the fiscal year.

It should be noted that the commitment of funds has different implications depending on the type of program. For example, for new construction and substantial rehabilitation programs, the commitment of funds will likely be a commitment to provide loan or grant funds for development costs for a specific development project. For rental assistance programs, which generally provide funding for five to fifteen years, the amount of funds committed represents the total rent subsidy payments to be provided over the entire term of the assistance contract, and not just in the current year. For a large number of support services programs, the funding amounts usually represent funding for a single fiscal year, although some commitments may be multi-year in nature. For homebuyer assistance, the figure used represents the total amount of the mortgage, and not a subsidy amount. Accordingly, caution should be exercised in evaluating the amount and impact of the projected funding commitments.

In addition to the resources discussed in this section, the City will use Federal Emergency Management Agency (FEMA) funds to replace units lost in the Bay Area's 1989 Loma Prieta earthquake. Although the approximately \$11 million in FEMA funds was committed to housing rehabilitation projects and shelter support prior to the beginning of this fiscal year, these funds will be disbursed throughout the year and are expected to assist in the rehabilitation of eight affordable housing developments containing approximately 350 units and the rehabilitation of

five emergency shelter and transitional housing facilities, as well as providing support for the operation of several emergency shelter projects and programs.

A. FUNDING RESOURCES

The following list of anticipated fiscal year resources includes Federal, State, City, and private funds received by the City itself as well as by local private or nonprofit entities. As noted above, this list is an estimate based in part on appropriations that have already been made, and in part on the basis of funding levels provided in previous years. Actual funding levels may be greater or less.

In addition, funding levels for different programs are reflected differently. For rental assistance programs, the funding level represents the total amount of rental subsidy payments to be made over a period of five to fifteen years, as that is the term of the assistance contracts. For development programs, the funding level represents the amount of the grants or loans to be provided, and not just the value of the reduction in debt service payments. Similarly, the funding level for mortgage revenue bonds represents the total amount of mortgage capital to be provided, and not the value of the subsidy resulting from lower interest rates. For tax credits, the funding level represents the amount of equity that can be raised by selling the tax credits, even though such equity is generally contributed over a period of several years.

In summary, the funding levels shown below are (i) only an estimate and (ii) reflect the dollar amount of funds which may be available for commitment in the coming year, but which may be expended over a period of many years.

1. Federal	Total Funds:	\$96,000,000
a. <u>HOME</u>	Funding:	\$4,400,000
<p>Based upon expected total Federal HOME program appropriations of \$1.5 billion, the City expects to receive approximately \$4.4 million in HOME funds. Approximately \$400,000 will be used to replace the federal Section 312 rehabilitation program, which has been discontinued. The remaining \$4.0 million of HOME funding will be divided between new housing construction activities (which will receive 75 percent of those funds) and housing rehabilitation activities (which will receive 25 percent of those funds), as provided for in the City's Five-Year Housing Plan. As of the writing of this CHAS it remains unclear whether or not matching City funds will be required under the HOME program for this first year of the program. The City is prepared to devote funds from local resources such as the Redevelopment Agency Housing Trust Fund to match HOME funding if necessary.</p>		

b. HOPE

Funding: to be determined

Three new housing programs under the auspices of the Federal HOPE program may be available to fund housing activities during 1991-92. These funds will be awarded by HUD on a national, competitive basis. As HOPE funds are made available, the City, the Housing Authority, and tenant and nonprofit organizations may apply for funding which can be employed to meet priority housing needs. In particular, the City will seek HOPE planning grant funds to provide technical assistance to tenant and nonprofit organizations and implementation grants to assist tenant and nonprofit organizations acquire publicly-assisted multi-family developments.

c. Community Development Block Grants (CDBG) Funding: \$7,960,000

The City will receive a total of nearly \$7 million in fiscal year 1992 in CDBG funds, along with a special additional allocation of 960,000. Forty percent of the City's regular CDBG funding, or approximately \$3 million, will be committed to serve housing needs. This allocation is in keeping with a long standing City determination to allocate 40% of CDBG funds to housing, with the remainder of the funds be used to address Oakland's economic development, public services, and other diverse community development needs. The City will also receive program income from repayment of housing loans made in prior years.

The principal use of the CDBG funds devoted to housing purposes are as follows:

● HMIP Loan Program	\$2,000,000
● Vacant Housing Program	\$700,000
● Access California (loans)	\$146,076
● Self-Help Paint Program	\$550,902
● Minor Home Repair	\$400,000
● Home Management Counseling (services)	\$196,167
● Access California (services)	\$121,672

Total: \$4,114,817

These funding amounts do not include CDBG funds allocated for operation of rehabilitation loan programs.

d. Rental Rehabilitation

Funding: \$1,000,000

A total of \$1,000,000 in Rental Rehabilitation funds is expected to be available during the year. These funds are comprised of anticipated loan repayments and funding not expended in previous years. Based upon average project size and unit rehabilitation cost, the City expects to rehabilitate approximately 200 units with these funds.

e. Emergency Shelter Grants Funding: \$181,000
These federal grant funds will be used to provide emergency shelter and supportive services at nine homeless shelters throughout the City.

f. Permanent Housing for the Homeless Handicapped Funding: \$785,000
Catholic Charities of the Diocese of Oakland has been awarded approximately \$785,000 in funding for rehabilitation of units serving the handicapped homeless.
The City will support other efforts to secure such funds as sponsors and projects are identified.

g. Transitional Housing Funding: \$645,000
Both the City and private or nonprofit organizations receive funding under Federal transitional housing programs. The City expects to receive approximately \$145,000 this year as part of a multi-year award to subsidize the cost of operations and supportive services for 13 transitional housing units. In addition, the Hope Housing Development Corporation has been awarded approximately \$500,000 for a 15-unit transitional housing project.
The City will support other efforts to secure such funds as sponsors and projects are identified.

h. Supportive Housing for the Elderly (Section 202) Funding: \$8,000,000
The Greater Emmanuel Housing Development Corporation has applied for \$5.5 million in Section 202 funding for the development of a 69-unit housing project with supportive services for the frail elderly. In addition, based on past experience, the City expects other affordable housing developers to apply for and to be awarded Section 202 funds totaling approximately \$2.5 million.

i. Rental Certificates (Section 8) Funding: \$2,154,000
These funds will be received by the Oakland Housing Authority to provide five years of funding for 45 rental certificates. All of the certificates are anticipated to be allocated in current year. The funding amount represents the full cost of the certificates for the entire 5-year term.

j. Rental Vouchers (Section 8) Funding: \$2,532,000
 This amount represents funding to the Oakland Housing Authority for 46 rental vouchers. The funding amount represents the total rental assistance payments over the entire 5-year term.

k. Section 8 Moderate Rehabilitation, SROs Funding: \$8,606,000
 The Housing Authority has received funding from HUD to provide rental assistance payments tied to 94 units of rehabilitated housing in residential hotels. The funding amount is the total amount of these payments over the 10-year contract term.

l. Section 8 Moderate Rehabilitation Funding: \$28,704,000
 The Housing Authority has been allocated approximately \$29 million in Section 8 Moderate Rehabilitation funds to subsidize rents at rehabilitated rental properties. The Housing Authority expects to enter into commitments to provide subsidies for 209 units for a period of fifteen years.

These funds are targeted specifically for repair/replacement of units damaged in the Loma Prieta earthquake.

m. Section 8 After Care Funding: \$478,000
 New allocations of \$478,000 will enable the City to assist ten single persons or families in which the head-of-household is disabled. These certificates carry a five-year term.

n. Section 8 Certificates - Robert Wood Johnson Homeless Funding: \$5,891,000
 These funds will provide rental assistance to 123 homeless families with children. These families have special needs resulting from problems such as alcohol/drug addiction or mental illness. The funding allocation is for a five-year period.

o. CIAP Funding: 19,344,000
 In the 1991-92 fiscal year, the Oakland Housing Authority will have available approximately \$11.5 million in uncommitted CIAP funds from prior years, along with a new appropriation of approximately \$7.8 million. OHA expects to commit approximately \$3.3 million for modernization of the Palo Vista Gardens development. In addition, approximately \$500,000 will be committed for lead paint inspections, \$400,000 for miscellaneous building improvements, and \$500,000 for other miscellaneous physical and program improvements.

The balance of the funds is expected to be committed starting in Fiscal Year 1992-93 for modernization of the Peralta Village development.

p. Low Income Housing Tax Credits (LHTC) Funding: \$10,000,000

Based on experience in previous years, the City expects Oakland affordable housing developers to receive approximately \$10 million through the syndication of Federal income tax credits. Through the Oakland Housing Partnership, a limited partnership created by the City, tax credits are syndicated and local nonprofit housing developers are able to more easily access tax credit funds for affordable housing development. Other developers directly access the credits once they receive an allocation from the California Tax Credit Allocation Committee.

This estimate is based in part on an assumption that the Low Income Tax Credit Program will be extended beyond December 31, 1991.

q. Shelter Plus Care Program Funding: to be determined

This new federal program provides rental assistance for projects/programs that provide supportive services for homeless persons with disabilities. At the time the CHAS was drafted, specific projects and sponsors had not yet been identified. Nonetheless, the City intends to pursue such funds to the extent possible. At the present time, no funding has been appropriated for the Homeless Rental Housing Assistance component, but funding will be pursued if such funds do become available. The City will work with nonprofit sponsors to pursue funding under the Shelter Plus Care/Section 202 Rental Assistance component, and will work with the Oakland Housing Authority to find sponsors and apply for funding under the Shelter Plus Care/Section 8 Moderate Rehabilitation Program for Single Room Occupancy Dwellings for Homeless Individuals component.

r. Supplemental Assistance for Facilities to Assist the Homeless Funding: to be determined

Specific projects have not been identified at this time. However, to the extent possible, the City and nonprofit organizations will seek such funding to provide additional financial support for capital and program (supportive services and operating costs) costs associated with the provision of immediate and long-term assistance for the homeless.

s. Housing Opportunities for Persons with AIDS Funding: to be determined

The City will work with nonprofit sponsors to seek funding under this program to provide housing for persons with AIDS and related conditions. No specific projects have been identified as yet, but Catholic Charities of the Diocese of Oakland has indicated a strong interest in pursuing such funds to expand its existing efforts to serve persons with AIDS.

t. Supportive Housing for the Disabled (Section 811) Funding: to be determined

Although no specific projects or sponsors have been identified at this time, the City will support efforts to secure funding under this program in a manner similar to that described above for the Supportive Housing for the Elderly (Section 202) program discussed above.

2. State Funds **Total Funds:** **\$29,685,000**

a. Rental Housing Construction Program Funding: **\$4,500,000**

The California Rental Housing Construction Program awards funding on a competitive, project-by-project basis. Based upon available funding and previous funding experience, the City expect to receive individual projects to receive a total of \$4.5 million in funds for new multifamily rental housing construction.

b. California Housing Rehabilitation Program Funding: **\$3,100,000**

Like the Rental Housing Construction Program, the California Housing Rehabilitation funds are awarded on a competitive, project-by-project basis. Currently, nonprofit housing corporations anticipate applying for approximately \$800,000 for SRO building rehabilitation and approximately \$2.3 million for seismic safety rehabilitation of rental properties.

c. California Natural Disaster Assistance Program Funding: **\$21,900,000**

Oakland property owners have applied for and are expected to receive approximately \$16.9 million from the State's disaster assistance program to rehabilitate earthquake-damaged rental housing and approximately \$5 million to rehabilitate damaged owner-occupied housing. If awarded, these funds will be used to rehabilitate approximately six multi-unit rental properties and 63 owner-occupied homes.

d. Emergency Shelter Grant Funding: **\$185,000**

The State has awarded these funds for site acquisition for several projects for the provision of emergency shelter and supportive services for homeless families. One project, the East Oakland Shelter, will provide supportive services and approximately 80 beds at the 5700 block of East 14th Street.

3. Local Funds **Total Funds:** **\$58,900,000**

a. Mortgage Revenue Bonds Funding: **\$31,500,000**

The City has recently issued \$31.5 million in mortgage revenue bonds to provide below market interest financing for first time homebuyers of existing, newly constructed, and substantially rehabilitated housing. The funds are targeted to low, moderate and middle income homebuyers. Of the total amount, \$20 million is targeted for specific developments, and the remaining \$11.5 million is targeted for first-time homebuyer

assistance throughout the City. It is anticipated that approximately one-third of the funds will be committed this year, with the balance to be committed in FY 1992-93.

b. Mortgage Credit Certificates Funding: \$13,200,000

An allocation of \$13.2 million in Mortgage Credit Certificates (MCCs) was received by Oakland this year and will provide eligible home-buyers with tax credits which reduce the effective mortgage rate by approximately two percentage points.

c. HoDAG Repayments Funding: \$4,000,000

In past years, the City was awarded \$11.5 million in funding from the Federal Housing Development Grant program (HODAG) to provide loans for nine housing developments. The City expects that approximately \$4 million in loan repayments, which can be used only to support lower income rental housing, will be available in 1991-92.

d. City Bond Proceeds Funding: \$1,995,000

The City is able to use revenues generated from its mortgage revenue bond issues to fund a variety of housing activities. Bond proceeds are used to fund all or part of the following housing programs during 1991-92:

● Fair Housing Programs	\$142,500
● Vacant Housing Program	\$350,000
● Shared Appreciation Mortgage Program	\$1,000,000
● Home Management Counseling	\$72,391
● Center for Independent Living	\$77,500
● Rent Assistance Program (Homeless)	\$47,500
● Project Share	\$37,500
● Predevelopment Loan Program	\$250,000
● Reverse Annuity Mortgage Program	\$17,500
Total:	\$1,994,891

e. Oakland Redevelopment Agency Funding: \$7,283,553

Under the provisions of the California Health and Safety Code, the Redevelopment Agency is required to set aside 20% of its tax increment revenues to support the development of housing for low and moderate income households. For the Federal fiscal year 1991-92, the Agency anticipates that approximately \$5.4 million will be available from these funds, which are placed in the City's Low and Moderate Income Housing Fund. As provided for in the Five-Year Housing Development Plan, 25% of these funds are targeted for substantial rehabilitation, and 75% are targeted for new construction.

The Redevelopment Agency has also established a separate Residential Hotel Rehabilitation Program, targeted to very low income households, which provides loans for the correction of code violations and general improvements for existing residential hotels. During the 1991-1992 fiscal year, the City expects the approximately \$1.88 million of these funds to be available.

f. Redevelopment Agency Loan Repayments Funding: \$673,339

In past years, the City of Oakland provided loans to the Oakland Redevelopment Agency to support various community redevelopment projects. For fiscal year 1991-92, the City will receive approximately \$673,000 in repayments of these loans. These revenues will be used to fund the following City programs:

- Vacant Housing Program \$400,000
- Home Management Counseling \$273,339

g. Predevelopment Loan Program Funding: \$250,000

These funds will be used by the City to provide predevelopment loans to nonprofit housing developers to cover the costs of feasibility analysis, preparation of applications for project financing, land options, and costs of syndication.

h. Emergency Housing Program Funding: \$248,000

Approximately \$248,000 of the City's General Fund monies will be used to provide funding for 12 homeless shelters throughout the City to provide the full range of emergency housing and supportive services. A portion of this funding will be used by emergency shelter providers to provide single-night hotel vouchers to homeless persons.

4. **Private Funds** **Total Funds:** \$1,525,000

a. Robert Wood Johnson Foundation Funding: \$150,000

The Robert Wood Johnson Foundation is providing \$150,000 in funds to the Alameda County Health Care Services Agency and the Oakland Housing Authority to provide supportive services for homeless families with children who have special needs as a result of chronic problems such as drug addiction or mental illness. These funds will be used to provide support services for 123 families, in conjunction with the rental assistance described above.

b.	<u>Oakland Housing Organizations</u> <u>Predevelopment Loan Funds</u>	<u>Funding:</u>	\$500,000
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Oakland Housing Organizations (OHO), a coalition of over 100 agencies and individuals who work on affordable housing issues, will administer a \$500,000 revolving loan fund to provide predevelopment loans to developers of affordable housing. The funds are provided by the American Red Cross in order to expedite replacement of affordable housing lost during the 1989 Loma Prieta Earthquake. The allocation of funds (between rehabilitation and new construction) indicated in CHAS Table 4/5A is a preliminary estimate and is subject to change.

c.	<u>Local Initiatives Support Corporation</u> <u>Predevelopment Loan Funds</u>	<u>Funding:</u>	\$875,000
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The Local Initiatives Support Corporation (LISC) expects to extend between \$750,000 and \$1,000,000 in predevelopment loan funds to developers of affordable housing in Oakland. The allocation of funds (between rehabilitation and new construction) indicated in CHAS Table 4/5A is a preliminary estimate and is subject to change.

d.	<u>Federal Home Loan Bank</u>	<u>Funding:</u>	to be determined
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The Federal Home Loan Bank (FHLB) provides funds to lending institutions that may be used to provide below market interest rates on home lending. Local lending institutions use these funds to write-down interest rates by approximately two percent. The amount of available program funding for Oakland residents is not yet known, nor the degree to which Oakland residents will utilize this new program.

5. Non-Funded Programs

CHAS Table 4/5A lists several Federal and State programs for which the City does not currently anticipate funding to be available. For some programs, the City is not currently aware of any group intending to apply for such funding, and therefore cannot estimate the amount of program funds that will be available in Oakland. The City will encourage nonprofit organizations and private property owners to apply for all available program funding. For some programs, funds may not have been appropriated for the current fiscal year. For other programs, program funding has been terminated or exhausted and the City does not expect funding to be available during the current fiscal year. All of these circumstances are subject to change in the course of the fiscal year. Although funding allocations for some programs may not be identified in CHAS Table 4/5A, this does not imply that the City or other entities will not apply for such funds should they become available.

B. LEVERAGING FUNDS

Most of the funding sources listed above do not have specific leveraging requirements. Matching fund requirements for the HOME program will probably be waived for the 1991-92 fiscal year; however, the City is prepared to provide matching funds from the Redevelopment Agency Housing Trust Fund to the extent such funding will qualify under the HOME regulations.

The City's Predevelopment Loan Program has an explicit requirement that funds be matched with other funds on a 1:2 basis.

The City has a strong record of leveraging other funds for local development projects. A major factor in this success is the willingness of the City and the Redevelopment Agency to be the first lender to commit funds to a project, and to have its deeds of trust be subordinate to those of other private and public lenders.

In order to leverage more private funds for housing, the City will engage in a number of activities. The City will continue with the activities of CASH, Inc., a City-established nonprofit corporation which acts as general partner in limited partnerships which attract private corporate investments through the syndication of federal Low Income Housing Tax Credits.

In order to expand the level of private lending activity in Oakland, the City will continue to participate in the California Reinvestment Committee, which works to encourage lenders to fulfill their community reinvestment obligations. The City is also exploring the feasibility of forming a Community Reinvestment Commission (or a similar body) to promote increased private lending activity in the City's minority and low income neighborhoods.

C. COURT ORDERS AFFECTING HOUSING STRATEGY

There are no court orders or consent decrees currently in effect which will affect the City's housing strategy, targeting of resources, or program implementation.

CHAS TABLE 4/5A
Anticipated Resources & Plan for Investment
Jurisdiction: City of Oakland
Fiscal Year: 1992

Funding Source Federal Funds Awarded or to be Awarded to JURISDICTION	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabili -tation (C)	Acquisi -tion (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
1. HOME	4,400	4,400	1,400	0	0	3,000	0			
2. HOPE 1	tbd	tbd	tbd	tbd	tbd		tbd	tbd	tbd	
3. HOPE 2	tbd	tbd	tbd	tbd	tbd		tbd	tbd	tbd	
4. HOPE 3	tbd	tbd	tbd	tbd	tbd		tbd	tbd	tbd	
5. CDBG	7,956	4,115	3,797	0	0	0	0		318	
6. DOE/Other Energy Prg.	0	0	0			0				0
7. Other (Specify) Rental Rehab	1,000	1,000	1,000	NA	NA	NA	NA	NA	NA	NA
8. Housing Opportunities for Persons with AIDS	tbd	tbd	tbd	tbd	tbd	NA	NA	tbd	tbd	NA
9. SUBTOTAL - HOUSING	13,356	9,515	6,197	0	0	3,000	0	0	318	0
HOMELESS										
10. CDBG		0	0	0	0	0	0		0	
11. Emergency Shelter Grants (ESG)	181	181	127		0				54	0
12. Perm. Housing for Handicapped	tbd	tbd	tbd	tbd		tbd			tbd	tbd
13. Transitional Housing	145	145	0	0		0			49	96
14. Shelter Plus Care	tbd	tbd			tbd					
15. Other (specify)										
16. SAFAH	tbd	tbd	tbd	tbd	NA	NA	NA	NA	tbd	tbd
17.										
18. SUBTOTAL - HOMELESS	326	326	127	0	0	0	0	0	103	96
19. TOTAL TO JURISDICTION	13,682	9,841	6,324	0	0	3,000	0	0	421	96

Funding Source Federal Funds Awarded or to be Awarded to OTHER ENTITIES	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)								
			Rehabili -tation (C)	Acquisi -tion (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)	
20. HOPE 1	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	
21. HOPE 2	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	
22. HOPE 3	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	
23. Section 202 Elderly	8,000	8,000	0	0	0	8,000				0	
24. Section 811 Handicapped	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	
25. Rental Certificates (Sec. 8 Existing)	2,154	2,154				2,154				0	
26. Rental Vouchers	2,532	2,532				2,532				0	
27. Section 8 Moderate Rehabilitation, SROs	8,606	8,606				8,606					
28. Perm. Housing for Handicapped	785	785	400	0		0			0	385	0
29. Transitional Housing	500	500	200	0		0				100	200
29a. SAFAH	tbd	tbd	tbd	tbd	NA	NA	NA	NA	tbd	tbd	
30. LIHTC	10,000	10,000	5,800	0	NA	4,200	NA	NA	NA		
31. Public Housing MROP	0	0	0								
32. Public Housing Develop.	0	0	0	0		0	0	0	0		
33. Public Housing CIAP	19,344	4,700	4,700	0					0		
34. Public Housing Compre- hensive Grant Program	0	0	0	0	0	0	0	0			
35. FmHA	0	0	0	0	0						
36. Section 8 Moderate Rehabilitation, Disaster Assistance	28,704	28,704	NA	NA	28,704	NA	NA	NA	NA	NA	NA
37. Sect.8 After Care (Cert's)	478	478	NA	NA	478	NA	NA	NA	NA	NA	NA
38. Section 8 Certificates (Robert Wood Johnson)	1,174	1,174	NA	NA	1,174	NA	NA	NA	NA	NA	NA
39. TOTAL - OTHER ENTITIES	82,277	67,633	11,100	0	43,648	12,200	0	0	485	200	
40. TOTAL - FEDERAL	95,959	77,474	17,424	0	43,648	15,200	0	0	906	296	

Funding Source Non-Federal Funds	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabili -tation (C)	Acquisi -tion (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
STATE FUNDS										
41. Rental Housing (RHCP) Construction Program	4,500	4,500	NA	NA	NA	4,500	NA	NA	NA	NA
42. Calif. Housing Rehab. Prog. for Rental Housing (CHRP-R)	3,100	3,100	3,100	NA	NA	NA	NA	NA	NA	NA
43. Emergency Shelter Grant Program (ESP)	185	185	0	185	0	NA	NA	NA	NA	0
44. CALDAP	21,900	21,900	21,900	NA	NA	NA	NA	NA	NA	NA
45. SUBTOTAL - STATE FUNDS	29,685	29,685	25,000	185	0	4,500	0	0	0	0
LOCAL FUNDS										
46. Oakland Redevelopment Agency	7,284	7,284	3,230	0	NA	4,050	0	0	0	0
47. HoDAG Repayments	4,000	4,000	1,000	0	0	3,000	NA	NA	NA	NA
48. City Bond Proceeds	1,995	1,995	350	0	47	250	1,000	0	348	0
49. Oakland Redevelopment Agency Repayments	673	673	400	0	273	0	0	0	0	0
50. Emergency Housing	248	0	0	0	0	0	0	0	124	124
51. Mortgage Revenue Bonds	31,500	11,000	NA	NA	NA	NA	11,000	NA	NA	NA
52. Mortgage Credit Certificates	13,200	7,000	NA	NA	NA	NA	7,000	NA	NA	NA
53. SUBTOTAL - LOCAL FUNDS	58,900	31,952	4,980	0	320	7,300	19,000	0	472	124
PRIVATE FUNDS										
54. Robert Wood Johnson Foundation	150	150	0	0	0	0	0	0	150	0
55. Oakland Housing Organizations	500	500	300	NA	NA	200	NA	NA	NA	NA
56. Local Initiatives Support Corporation	875	875	475	0	0	400	0	0	0	0
57. Affordable Housing Program	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
58. SUBTOTAL--PRIVATE FUNDS	1,525	1,525	775	0	0	600	0	0	150	0
59. TOTAL--NON-FEDERAL FUND	90,110	63,162	30,755	185	320	12,400	19,000	0	622	124
60. GRAND TOTAL--ALL FUNDS	186,069	140,636	48,179	185	43,968	27,600	19,000	0	1,528	420

NA = Not applicable

tbd = to be determined

PART 5: IMPLEMENTATION

The implementation of Oakland's Five Year Housing Strategy (Section II) will require substantial effort during the coming years. This portion of the CHAS discusses those efforts and the 1991-1992 target objectives for providing housing services, increasing the City's affordable housing capacity, and reducing regulatory barriers. The City's housing priorities, agencies, targeted geographic areas, and service delivery timeframes are briefly discussed below, followed by action plans for meeting priority housing needs.

A. General Considerations

1. Consistency of Goals with Five-Year Strategy

Oakland's housing activities during the 1992 Federal fiscal year are consistent with those detailed in the Five-Year Plan (Section II). During the year, the City will concentrate in particular on meeting the housing and supportive services needs arising from the 1989 Loma Prieta earthquake and the October 1991 fire in the Oakland hills; expanding homeownership opportunities for low and moderate income first-time homebuyers; expanding the supply of rental housing for very-low income families and large low income families; and expanding supportive services and facilities for the homeless and other persons with special needs. The City will endeavor to identify new financing sources for the provisions of supportive services, and to develop better linkages between housing and social service providers and programs.

2. Geographic Targeting

Most of the City's housing programs are available to residents throughout the City. However, because these programs are largely limited to very low, low, and moderate income households, the recipients tend to be households residing in the City's seven Community Development Districts, geographic areas targeted for City assistance under the Community Development Block Grant program. Because Oakland is a largely built-up city with few available development sites, the City cannot easily target housing development activities to particular areas. The City is attempting to coordinate its housing activities with its Neighborhood Commercial Revitalization (NCR) program in order to promote coordinated neighborhood revitalization in specific target areas.

In accordance with the priorities established in to Five Year Housing Development Plan, new construction of ownership and rental housing for moderate income households is targeted in particular (but not exclusively) to the downtown area. Efforts to mitigate the loss of SRO units are also targeted to the downtown area. Development and rehabilitation of rental housing for lower income households is targeted throughout the rest of the City.

To the extent possible, the City will seek to locate new affordable housing in areas not already impacted with heavy concentrations of assisted housing.

3. Agencies Responsible for Program Administration

The primary public agencies responsible for housing programs are the Oakland Housing Authority (OHA) and the Office of Community Development (OCD). The OHA oversees public housing programs and Section 8 rental assistance programs, while OCD is responsible for the majority of all other housing programs. The City relies on nonprofit organizations to provide fair housing services.

4. Timeframe for Delivery of Housing Assistance

The time period between which funding for housing programs is allocated and services are available to the public varies with the character of the program. Large housing development projects involving new construction or substantial rehabilitation may take as long as three to five years from the point of initial conception to tenant occupancy. In contrast, rental subsidy programs, such as the Federal Section 8 certificate program, quickly make new rental assistance funds available to eligible Oakland households.

In order to accelerate the provision of housing assistance of all types, the City will be working to reduce regulatory barriers and, particularly, to reduce housing development permit and plan check processes.

B. AFFORDABLE HOUSING ACTION PLAN

The City's priority goals in the areas of affordable housing and supportive services are listed below, followed by the 1991-92 objective for each goal and a description of 1991-92 activities. The specific programs to be used have been identified in Section II and are also described in Appendix E, Program Descriptions.

It is important to note that the City runs numerous programs concerned with nearly all aspects of housing and related supportive services. The program information presented in this section refers primarily to the City's highest housing and supportive services priorities for moderate and lower income households.

1. Provide Assistance to Low and Moderate Income First-Time Homebuyers.

1992 Objective:

Make homeownership assistance available to 250 low and moderate income families.

In order to assist low and moderate income first-time homebuyers, the City will use available funds from bond and other programs to increase homeownership opportunities. Several new programs providing mortgage assistance will be in effect this year; the Mortgage Credit Certificates will provide \$13.2 million in Federal tax credit assistance to eligible homebuyers and a single family bond program will make mortgages with favorable terms available to eligible homebuyers.

2. Increase the Supply of Affordable Ownership Units.

1992 Objective:

Construct or substantially rehabilitate 100 owner-occupied units.

In order to increase the supply of affordable ownership housing, the City will attempt to increase the construction and substantial rehabilitation of owner-occupied units. A \$20 million bond program will make funds available for both new construction and substantial rehabilitation of single family homes. The City will also attempt to use funds from the new Federal HOME program to increase the supply of affordable owner-occupied housing.

3. Rebuild or Replace Housing Units Damaged in the Loma Prieta Earthquake.

1992 Objectives:

Rehabilitate six multifamily buildings and 60 owner-occupied homes.

Complete development of projects funded with FEMA lawsuit settlement funds.

Rebuilding of earthquake-damaged housing is an extremely high priority. The City will assist owners in securing financing for rehabilitation from the State of California CALDAP program.

The City will work closely with project sponsors to ensure that FEMA funds are expended within the required time frame.

4. Increase the Supply of Permanent Affordable Rental Housing for Lower Income Households.

1992 Objectives:

Construct or substantially rehabilitate 500 affordable housing units.

The construction of new multi-family rental housing buildings will continue to represent a significant City housing activity during 1991-92. The City will give priority to those projects which contain units of three or more bedrooms capable of accommodating large families.

The substantial rehabilitation of existing rental properties will also continue to be a significant City activity during 1991-92. It is important to note that rehabilitation programs are carried out in a manner which avoids or minimizes displacement of current lower-income residents.

Several funding sources have increased the City's capacity to rehabilitate existing housing in recent years. State disaster funds made available to rehabilitate housing damaged by the 1989 Loma Prieta earthquake will continue to be used during 1991-92. In addition, new funding available through the Federal HOME program may enable the City to increase rehabilitation activities. A plan outlining use of HOME funds for rehabilitation and other activities should be available in early Spring, 1992.

5. Preserve the Existing Assisted Housing Stock

1992 Objective:

Prepare an Assisted Housing Preservation Plan.

In addition to the housing rehabilitation programs mentioned above, the City will work to preserve the long-term affordability of existing low-income properties now subsidized by HUD. Several thousand Oakland units are potentially at risk of being lost to the affordable housing supply over the next fifteen years.

This year the City will continue to work with a region-wide coalition of local cities and housing groups to resolve the problem both at the legislative and project-based levels.

In particular the City will also work on developing a preservation plan for these buildings, including an analysis of the cost of preservation. The City will hold public hearings regarding any properties which file Notices of Intent to terminate their low income occupancy and affordability restrictions.

6. Improve Housing Conditions

1992 Objectives:

*Begin new rehabilitation efforts at two public housing buildings.
Complete minor rehabilitation of 200 owner-occupied units.*

The Housing Authority anticipates that modernization of the Palo Vista Gardens development will be undertaken this year.

The City is currently evaluating its housing code enforcement program to determine how it might be more effectively administered.

7. Expand Rental Assistance for Very Low Income Families

1992 Objective:

Provide new rental assistance for 600 additional households.

The Housing Authority will enter into both tenant-based and project-based housing assistance payment contracts to reduce the rent burdens of very low income households.

C. SUPPORTIVE HOUSING ACTION PLAN FOR THE HOMELESS

In addition to addressing the needs of the homeless and other special needs groups through the provision of affordable housing, the City has prioritized provision of housing support services including emergency shelter and transitional housing facilities.

Because funding resources are particularly inadequate for these services, throughout 1992 the City will seek alternative funding sources and encourage nonprofit agencies to seek out any additional funding.

1. Increase the Supply of Emergency Shelter Beds

1992 Objectives:

Develop a multi-service center for the homeless in downtown Oakland with 108 rooms and additional emergency shelter capacity.

The City and the County will work together to acquire, rehabilitate and operate a multi-service center providing emergency shelter, transitional housing, and a wide array of supportive services.

2. Expand Support Facilities and Services for the Homeless

1992 Objectives:

Assist in funding the development of a multi-service center encompassing a variety of social services. (See number one, above.)

Seek additional funding to increase the level of social services at emergency shelter facilities.

The development of a new Multi-Service Center (MSC) in downtown Oakland is scheduled to take place in 1992. The MSC is a joint project of the City and the County of Alameda and will combine shelter, food, and a variety of other social services for people without permanent homes.

In addition, through emergency services programs, the City will provide funding for supportive services at emergency shelter and transitional housing facilities throughout the City. Funds from the Federal Emergency Shelter Grants program will be awarded to nine shelters and City emergency housing funds will be awarded to 12 shelters for the provision of supportive services.

3. Transitional Housing Construction/Rehabilitation

1992 Objectives:

Develop 15 new transitional housing units for the homeless.

D. SUPPORTIVE HOUSING ACTION PLAN FOR OTHER PERSONS WITH SPECIAL NEEDS

As noted in the Needs Analysis and the Five-Year Strategy, there is a significant unmet need for supportive housing facilities and services for other persons with special needs, including the elderly, the disabled, and persons with AIDS. At the present time, the City has not identified sufficient resources to meet these needs. A principal focus in the coming year will be to seek out and pursue such funding sources in order to expand the supply of supportive housing in future years.

1992 Objectives:

Fund supportive services for the elderly at three new elderly housing developments.

Set a minimum yearly goal for the provision of supportive services to persons with special needs.

Secure funding for facilities for persons with AIDS.

Catholic Charities of the Diocese of Oakland has indicated that it will pursue funding from the new Housing Opportunities for Persons with AIDS program.

In order to meet the needs of the mentally disabled, the Oakland Independence Support Center will be seeking funds from the National Institute of Mental Health's Community Research Grant program.

E. EXPANSION OF AFFORDABLE HOUSING CAPACITY

Although the 1992 level of housing program funding will result in an important net increase in housing units and services over the course of the year, trends in income and housing costs will

continue to outpace the provision of affordable housing. The absence of sufficient financial resources remains perhaps the most important obstacle to addressing the City's housing needs. The City will also pursue mechanisms for enhancing the capacity and capabilities of local nonprofit developers.

1992 Objectives:

Increase commercial lending for affordable housing activities.

Identify mechanisms for additional technical assistance and operational support for nonprofit housing developers.

Secure technical assistance and planning grants to increase resident participation in management and ownership of publicly assisted housing.

These efforts will include further evaluation of local lending practices; further assessment of Oakland's affordable housing credit needs; exploration of appraisal practices and their affect on lending for lower income households; and the continued development of community reinvestment programs which encourage local financial institutions to provide favorable financing for affordable housing.

F. REDUCE REGULATORY BARRIERS TO AFFORDABLE HOUSING

1992 Objectives:

Investigate strategies for reducing building and permit processing times for affordable housing projects.

In order to address the cumbersome and difficult process of obtaining approval from neighboring residents for the placement of low-income housing developments in their area, the City will work with other municipalities around the State to develop a legislative strategy to repeal or modify such approval requirements in Article 34 of the State Constitution.

Evaluate current zoning designations to expand the supply of land suitable for affordable housing development.

G. MONITORING PLAN

City monitoring of housing activities takes place on a variety of levels. In order to assess how well the City's policies and programs address housing needs, the City regularly monitors housing goals and progress in achieving those goals. In addition, the City regularly monitors all housing

programs and affordable housing developments in order to assess program effectiveness and ensure compliance with City, State, and Federal regulations.

Over the last several years, the Office of Community Development (OCD) has consolidated the monitoring of a number of housing programs. OCD operates its own contract compliance unit which reviews all construction and professional service contracts for compliance with Federal, State, and City requirements. (In particular, this Unit monitors projects for compliance with requirements regarding efforts to expand participation by minority and women-owned businesses and State and Federal requirements concerning payment of prevailing wages.) OCD has also recently established a Project Monitoring Unit to review all affordable housing developments for compliance with regulations affecting post-occupancy rent and tenant income limitations.

1992 Objectives:

Establish a system for monitoring the number of affordable housing units developed and the approximate number of persons served for each program in order to better assess housing progress and plan future activities.

Improve coordination between the City and nonprofit organizations by requesting that nonprofit housing organizations annually inform the City of housing development and service activities they plan to undertake during the coming year.

Review and improve standardized contracts and regulatory agreements to ensure inclusion of all relevant legal requirements and to ensure the highest degree of consistency possible.

OCD's Project Monitoring Unit will continue to report on the racial or ethnic composition of affordable housing tenants in order to ensure the on-going diversity of the tenant population.

1. Plan and Policy Monitoring

The Office of Community Development periodically reports to the City Council to review and monitor the City's progress in achieving its housing goals as outlined in the City's Five-Year Housing Plan and the Housing Element of the City's General Plan. Beginning in 1992, the City expects these reports to include review and discussion of City housing resources, goals, and strategies as laid out in the annual and five-year CHAS plans. The reports and public discussion regarding progress toward achieving goals identified in the CHAS will take place annually during the late Summer or early Fall and semi-annually during the Spring when housing priorities and progress are also reviewed during the City budgeting process.

A City Council work session on the City's overall housing policy and strategy (for moderate and middle income households as well as the very low and low income population discussed in the CHAS) is tentatively scheduled for Spring 1992.

2. Program Monitoring

Housing and supportive service programs are monitored by the administering City departments. The Office of Community Development and the Oakland Housing Authority administer program funds and monitor programs for compliance with the array of City, State, and Federal regulations.

All City departments and agencies administering funds have developed standard regulatory compliance procedures. The standard compliance tools include the following:

- standard contract, loan, and regulatory agreement language conforming to the all government regulations;

- contractor approval and on-going construction monitoring for affirmative action, Davis-Bacon, and other regulatory requirements by City compliance officers; and,

- on-going monitoring of contract performance through physical inspections of housing units, tenant income audits, and budget monitoring.

3. Affirmative Marketing Monitoring

For all subsidized housing developments, the City monitors marketing plans to ensure that project marketing solicits participation from the all sectors of Oakland's diverse lower-income community.

Because conventional marketing plans often fail to reach all minority communities, the Office of Community Development pre-approves all project marketing plans before their implementation. The Office currently meets with each project developer and their management agent prior to unit lease-ups or sales in order to review marketing plans and ensure that information on housing openings and services is made widely available. The on-going monitoring of Office of Community Development projects for racial and ethnic diversity is performed by the Project Monitoring Unit.

4. Post-Occupancy Project Monitoring

Post-occupancy monitoring of new construction and rehabilitation development projects is conducted by the Office of Community Development. After new affordable housing projects are initially leased-up, the Office of Community Development's Project Monitoring Unit is given responsibility for ensuring that the project continues to comply with governing regulations. The Unit conducts annual audits of tenant incomes, unit inspections, and reviews of tenant racial and ethnic composition to ensure a diversity of tenant populations.

Similar functions are carried out by the Housing Authority for all affordable housing under its auspices.

H. NUMBER OF FAMILIES TO BE ASSISTED

CHAS Table 5B (see page 157) provides an estimate of the number of families to be assisted by the activities described in this Plan. These figures are only an estimate, as it is not possible to determine at this time the specific number of households to be assisted or the characteristics of those households.

As required by HUD, CHAS Table 5B contains an estimate of only those households to be assisted with HUD funds. To the extent that households are assisted solely with State and local funding sources (for example, mortgage revenue bonds for homeownership assistance), they will not be reflected in the totals in CHAS Table 5B.

In addition, pursuant to written and verbal instructions received from HUD, Table 5B reflects assistance to be provided only from federal housing programs, and does not include households to be assisted under any of the federal homeless assistance programs listed in Table 4/5A.

The number of households to be assisted within a particular income category may be less than the total shown for the various types of assistance within that income category, as some households may receive more than one kind of assistance. For example, a 100-unit project assisted under the Section 202/8 program will be reported as 100 households assisted with new construction, and 100 households assisted with rental assistance. Nonetheless, the total households assisted would be shown only as 100, to avoid double counting.

It should also be noted that for purposes of the CHAS, HUD considers households to be assisted at the time funding commitments are made, not when the activity is actually completed. Depending on the type of activity undertaken, the time elapsed between funding commitments and the actual benefit to low income households could be as long as three to five years.

APPENDIX E

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

CERTIFICATION

The jurisdiction hereby certifies that it will affirmatively further fair housing.

Signature Henry L. Dard
Certifying Official

CERTIFICATION

The jurisdiction hereby certifies that it will comply with the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, implementing regulations at 49 CFR 24, and the requirements governing the residential antidisplacement and relocation assistance plan under section 104(d) of the Housing and Community Development Act of 1974 (including a certification that the jurisdiction is following such a plan).

Signature Henry L. Dard
Certifying Official

NOTE: The jurisdiction's execution of these certifications acknowledges that it will maintain supporting evidence, which shall be kept available for inspection by the Secretary, the Comptroller General of the United States or its designees, the Inspector General or its designees, and the public.

CHAS Table 5B

Goals for Families to be Assisted with Housing (HUD funds only)

City of OaklandFiscal Year: 1991 – 1992

Assistance Provided by Income Group	Total Section 215 Goals (A)	Total Goals (B)	Renters						Owners			Total Homeowners (K)	
			Elderly 1&2 Member Households (C)	Non-Elderly Households			Total Renters (G)	Existing Home- Owners (H)	First-Time Homebuyers				
				Small Related (2 to 4) (D)	Large Related (5 or more) (E)	All Other Households (F)			With Children (I)	All Others (J)			
1 Very Low-Income (0 to 50% of MFI)*	1,377	2,230	175	535	255	265	1,230	925	50	25	1,000		
2 Mod Rehab & Acquisition	300	615	20	45	25	25	115	500	0	0	500		
3 New Const, Sub Rehab, Related Infrastructure	200	240	120	90	30	0	240	0	0	0	0		
4 Rental Assistance	820	820	120	350	150	200	820						
5 Homebuyer Assistance	15	75								50	25	75	
6 Support Services		600	35	50	50	40	175	425	0	0	425		
7 Other Low-Income (51% to 80% of MFI)*	410	1,250	45	165	55	35	300	800	100	50	950		
8 Mod Rehab & Acquisition	300	530	20	40	10	10	80	450	0	0	450		
9 New Const, Sub Rehab, Related Infrastructure	75	130	0	100	30	0	130	0	0	0	0		
10 Rental Assistance	0	0	0	0	0	0	0						
11 Homebuyer Assistance	35	150								100	50	150	
12 Support Services		440	25	25	15	25	90	350	0	0	350		
13 Total Low-Income (Lines 1 and 7)	1,787	3,480	220	700	310	300	1,530	1,725	150	75	1,950		
14 Other Income (More than 80% of MFI)*		0	0	0	0	0	0	0	0	0	0		
15 Grand Total (Lines 13 and 14)		3,480	220	700	310	300	1,530	1,725	150	75	1,950		

*Or, if appropriate, based on HUD income limits with required statutory adjustments.

Source: Vernazza Wolfe Associates and City of Oakland, Office of Community Development

NOTE: Figures are estimates only, and apply only to households to be assisted with HUD funds. Pursuant to HUD instructions, homeless assistance is not included.

SECTION IV:

CITIZEN PARTICIPATION PROCESS

A. PUBLIC REVIEW AND COMMENT PROCESS

The required 60-day public comment period ran from August 19, 1991 through October 18, 1991.

The public notice and a brief summary of the draft CHAS were published on August 18 and August 19 in the Oakland Tribune, and on August 20 in the Montclarion.

The draft CHAS was placed on file in all branches of the Oakland Public Library and in the Office of the City Clerk.

Copies of the draft, and of an executive summary of the draft, were available at the Office of Community Development.

Copies of the Public Notice were mailed to a number of community organizations, including the following:

Oakland Housing Organizations
Emergency Services Network
all nonprofit housing development organizations
agencies and organizations serving the homeless
Oakland Association of Realtors
Oakland Development Council
Community Development District Boards (serving the low income areas of the City)

The City sponsored a number of public meetings to present the draft CHAS and solicit public comments, in cooperation with the following organizations:

Oakland Housing Organizations (nonprofit housing groups)
Emergency Services Network (homeless groups)
Oakland Development Council/Oakland Association of Realtors
Oakland Commission on Aging
Oakland Hills Homeowners Associations
East Oakland Community Development Districts (San Antonio, Fruitvale, Central East, Elmhurst)
West Oakland Community Development Districts (West Oakland, North Oakland, Chinatown & Central)

Two public hearings on the draft CHAS were conducted:

City Council Committee on Economic Development, Community Development and Housing, September 17, 1991; and

City Council, October 8, 1991.

B. SUMMARY OF WRITTEN COMMENTS AND CITY RESPONSE

The City received written comments on the draft CHAS from Oakland Housing Organizations, the Oakland Association of Realtors, the Housing Committee of the Emergency Services Network, the Spanish Speaking Unity Council, Berkeley-Oakland Support Services, the Legal Aid Society of Alameda County, Christian Church Homes, the Office on Aging, and from the offices of Mayor Harris and Councilmember Gibson-Haskell. These comments, along with staff's own review and comments, were carefully reviewed. Most of the comments and suggestions were incorporated in the final CHAS. Because of the complexity of these comments, and the City's desire that the final CHAS be genuinely reflective of the City's needs and priorities, completion of the final CHAS was extended for 30 days in order to make the necessary revisions.

A brief summary of the comments and the City's response follows. Comments are shown in **boldface**, and the response is shown in *italics*

Several data sources, including both 1980 and 1990 Census data, as well as the 1988 Housing Assistance Plan (HAP), are used throughout the report. It is confusing as to which data are being used, and why.

HUD requires only that 1980 Census data be used. Only partial data is available from the 1990 Census. The CHAS uses 1990 data where available. The final CHAS more clearly differentiates 1980 from 1990 data.

The 1988 HAP is based on 1980 Census data, and does not represent any new data.

Where 1990 Census data is not directly available, the CHAS relies primarily on 1980 data and then discuss subsequent trends.

The Needs Assessment needs to be organized in a more understandable fashion.

The final CHAS was reorganized so that this portion of the CHAS is a discussion of housing problems backed up by supporting data. For example, a separate subsection was created to discuss housing affordability, indicating that only 14% of the City's lower income renters are able to secure affordable housing without some form of subsidy. Similar subsections were prepared to discuss problems of availability (both a low overall vacancy rate and a particularly acute shortage of three and four bedroom units for large families) and housing conditions (code violations and overcrowding). One subsection deals specifically with the unique problems caused by the Loma Prieta earthquake.

Data in CHAS Tables 1B and 1C (Homeless) provide a misleading portrait of homelessness in Oakland.

HUD's Instructions restrict the kinds of data that can be used in these tables. Upon further consideration, staff recommended that the tables not be completed because there is no valid data of the type acceptable to HUD (the Instructions explicitly allow us to do this). The narrative will then be expanded in some detail to describe in qualitative terms:

- *number of people homeless at any given time*
- *number of people experiencing homelessness in a one-year period*
- *characteristics of the homeless*
- *special service and facility needs of the homeless*

The data on substandard housing underestimates the extent of the problem.

HUD uses the Census definition of substandard: "Housing without kitchen, bathroom or electricity, or overcrowded (more than one person per room)." The final CHAS expands on this definition (as allowed by HUD) to include information on housing units which do not meet the Census definition, but are still in violation of City housing codes. Because there is no precise count of the number of such units, the final CHAS includes data on the volume of housing code enforcement cases handled in a one-year period.

There is inadequate information on supportive housing needs of other persons with special needs.

Information was obtained from service providers regarding the specific needs of seniors, the disabled, and persons with AIDS, and suggestions for the types of support services and facilities which would best meet those needs. This information was incorporated in the final CHAS.

There is no strategy for addressing the potential conversion of federally-subsidized housing to market-rate housing

The City has received estimates that as many as 3700 units are eligible for conversion. However, these estimates greatly overstate the problem, as many of these units are governed by restrictions which would prohibit the termination of rent and occupancy restrictions. A preliminary estimate by staff indicates that perhaps 1500 to 2000 units are eligible for conversion, but conversion may not be financially feasible in all cases. Staff is in the process of refining this analysis.

California state law requires that cities prepare a housing preservation strategy to be incorporated in the Housing Element by July 1, 1992. Staff of the Office of Community Development will prepare such a strategy for approval by the City Council. Upon approval, this strategy will then be incorporated in future CHAS submissions.

At the present time, the City does have an ordinance which requires a public hearing be held upon receipt from a project owner of a notice of intent to convert an assisted housing project to market rate housing.

The five-year housing strategy section does not provide a strategy, only a laundry list of programs.

This section was completely rewritten to provide a strategy which clearly links housing needs, priorities, and programs. The strategy provides, in narrative form, a description of major policy areas and the programs which will be used to address these issues. The principal priorities are repair/replacement of earthquake damaged housing; provision of supportive services to the homeless, including the multi-service center; expansion of homeownership opportunities; expansion of the supply of rental housing for very low income families and large, low income families; and expansion of rental assistance for very low income renters. Other priorities include rehabilitation assistance for existing homeowners. The revised strategy also includes an expanded discussion of Housing Authority initiatives to encourage increased resident participation in public housing management.

It is unclear how the priorities were derived.

The final CHAS provides greater detail on the process used to determine priorities.

In general, the priorities were derived from the following considerations:

- *existing policy is embodied in documents previously adopted by Council (Housing Element, 5-Year Housing Development Plan, Housing Assistance Plan, Comprehensive Homeless Assistance Plan, etc.).*
- *established City programs are reflective of current priorities*
- *priority is directed to areas of greatest need*
- *less priority is given to areas where past efforts have been significant (e.g., senior rental housing).*

Seniors should be given higher priority.

There is no question that seniors continue to have significant unmet housing needs. However, the needs assessment shows that both the percentage and the number of seniors experiencing housing problems, while high, is not as great as the corresponding percentages and numbers for families. Senior housing will continue to be supported, as indicated in the CHAS by the projection that \$8 million in Section 202 funds will be available in the coming year.

There is no discussion of geographic targeting of housing programs.

The final CHAS indicates the intent to allocate local housing development funds between downtown and the neighborhoods as approved in the Five Year Plan. Geographic targeting of other programs, to the extent that such targeting exists, is also discussed.

The discussion of public policies which are barriers to affordable housing is weak and inadequate. Specific criticisms include the building and land use permit process, discouragement of second units ("in-law apartments"), and burdensome taxation of real estate activities.

The final CHAS includes a more complete discussion of these issues. Because of the limited time in which the CHAS was prepared, the City has not yet had an opportunity to develop new policy initiatives to address these issues. The final CHAS indicates the City's commitment to addressing these issues in the coming year.

The discussion of the institutional structure for housing delivery, and any gaps and weaknesses there, is inadequate.

This section has been expanded. Specific areas which are addressed include the continuing need for capacity building and technical training for nonprofit developers, inadequate participation by private lenders, and the need for greater coordination between the City and the Housing Authority.

There is no explanation as to how FY 1991-92 funding amounts were derived.

The final CHAS includes a brief discussion for each funding source indicating how the amount was estimated and how allocation among uses was determined (for most programs, only certain uses are allowed).

Section III now also indicates which department/organization is responsible for administering the funds.

There is no specific action plan.

Section III of the final CHAS includes a narrative description of the specific actions and goals of the City for carrying out the strategy described in Section II. Because HUD's Instructions require the City to address funding commitments, and not actual completion of projects, this discussion is necessarily speculative (the City does not yet know which projects will be funded in the coming year).

Copies of all written comments received on the draft CHAS are on file in the Office of Community Development and are available for public review.

LIST OF AGENCIES AND DOCUMENTS CONSULTED

AGENCIES

Access California

AIDS Epidemiology and Surveillance Office

Dr. Livermore

Alameda County Department of Alcohol and Drug Programs

Alameda County Health Services

Alameda County Long Term Care Council

Sue Roderick

Alameda County Department of Housing and Community Development

Linda Gardner

Alameda County Social Service Agency

Association of Bay Area Governments

Berkeley/Oakland Support Services

Boona Cheema

Na'Ama Firestone

Scott Zimmerman

BRIDGE

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California Business Transportation and Housing Agency, Department of Housing and Community Development (HCD)

Cindy Cavanaugh

Susan Kessler (SCSHP)

Mary Lennarz (CALDAP-R)

Steve Mabs (CHRP-R)

Tom Monahan (ESP & RDG)

Dennis Montgomery (Budget Office)

Victor Rea (CHRP-O)
Vincente Ruelas (CALDAP-O)
Russ Schmunk (RHCP)

California Employment Development Department

California Housing Finance Agency

Karen Marquez

California Tax Credit Allocation Committee

Catholic Charities

Geoff Merideth
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The Center for AIDS Services

Center for Independent Living

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East Bay Asian Local Development Corporation (EBALDC)

Lynette Lee

Eden Housing

Catherine Merschel

Emergency Services Network of Alameda County

Zenobia Embry-Nimmer
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Gilead House Emergency Shelter

HomeBase/Regional Support Center for Homelessness Policy and Programs

Independent Housing in San Francisco

Jubilee West

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National Planning Data Corporation

Oakland Office on Aging

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Oakland Community Housing Incorporated (OCHI)

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Oakland Homeless Families

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Lee Collins Rink
Barbara Sanders

Oakland Independence Support Center

Howard Harp
Robin Jones

Pacific Gas & Electric Company, Residential Services

Peniel Mission Emergency Shelter

Regional Center of the East Bay

Shiloh Christian Fellowship Girls Home

U.S. Department of Housing and Urban Development, San Francisco Office

Bruce Hibbert (Rehabilitation)
Jimmy Prater (Rehabilitation)
Steve Sachs
Yvonne Swift (Community Planning)

University-Oakland Metropolitan Forum

World Institute on Disabilities

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APPENDIX A:

GLOSSARY OF TERMS

APPENDIX A: GLOSSARY OF TERMS

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Cost Burden > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. Census Bureau.

Cost Burden > 50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person 18 years of age or older) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member of members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Elderly Household: A family in which the head of the household or spouse is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Family: A household comprised of one or more individuals who are related.

First-Time Home Buyer: An individual or family who has not owned a home during the three year period preceding a HUD- or OCD-assisted purchase of a home that must be used as the principal residence of the home buyer.

For Rent: Year round housing units which are vacant and offered/available for rent.

For Sale: Year round housing units which are vacant and offered/available for sale only.

Group Quarters: Facilities providing living quarters that are not classified as housing units. Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act.

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program, which is Title IV, Subtitle C of the National Affordable Housing Act.

Household: One or more persons occupying a housing unit.

Housing Problems: Noncumulative estimates of the number of renter households that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded, and (3) meet the definition of cost burden > 30%.

Housing Unit: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters.

Institutions/Institutional: Group quarters for persons under care or custody.

Large Related: A household of five or more persons which includes at least two related persons.

LIHTC: (Federal) Low Income Housing Tax Credit.

Low Income: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. This group is sometimes referred to as "Other Low Income".

Lower Income: Very Low Income and Low Income combined.

Middle Income: HUD defines middle income households as those whose incomes range from 96 to 120 percent of the median income for the area.

Moderate Income: HUD defines moderate income households as those whose incomes are between 81 and 95 percent of the median income for the area. HUD determines the median and makes adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Needing Rehab: Dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work.

Non-Elderly Household: A household which does not meet the definition of "Elderly Household," as defined above.

Non-institutional: Group quarters for persons not under care or custody.

Not Rehabbable: Dwelling units that are determined to be in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small Related household or a Large Related household, or is an elderly household comprised of three or more persons.

Other Low Income: See "Low Income".

Other Persons with Special Needs: Includes elderly persons, frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency. This category does not include homeless.

Other Vacant: Vacant year round housing units that are not For Rent, For Sale, or Vacant Awaiting Occupancy or Held.

Overcrowded: A housing unit containing more than one person per room.

Owner: A household that owns the housing unit it occupies.

Physical Defects: A housing unit lacking complete kitchen, bathroom, or electricity.

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based, rental assistance give up the right to that assistance upon moving from the project.

Rent Burden > 30% (Cost Burden): The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. census.

Rent Burden > 50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data available from the U.S. census.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent.

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines what constitutes "affordable" housing projects under the Title II HOME program.

Service Needs: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost burden > 50%/

Sheltered: Families and persons whose primary night time residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless). Sheltered homeless does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or State Law.

Small Related: A household of two to four persons which includes at least two related individuals.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including housing units and group quarters, that has a supportive environment and includes a planned service component.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year round housing units.

Unsheltered: Families and individuals whose primary night time residence is a public or private place not designed for, or ordinarily used as, as a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings).

Vacant Awaiting Occupancy or Held: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use.

Vacant Housing Unit: Unoccupied year round housing units that are available or intended for occupancy at any time during the year.

Very Low Income: Households whose incomes do not exceed 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes. Adjustments may also be needed because of prevailing levels of construction costs or fair market rents.

Year Round Housing Units: Occupied and vacant housing units intended for year round use. Housing units for seasonal or migratory use are excluded.

APPENDIX B:

METHODOLOGY FOR SECTION I

APPENDIX B: METHODOLOGY FOR SECTION I

CHAS Table 1A for All Groups

The methodology used in this table is derived from the methodology used in the Oakland Housing Assistance Plan, dated November 22, 1988. The CHAS table instructions state that certain numbers in the HAP tables should be entered in certain cells in CHAS Table 1A. It was determined that the methodology used in the Oakland HAP meant that these would have been inappropriate entries. However, the original HUD Tables used to develop the HAP numbers were available, and on the basis of these tables and an extension of the methodology used in the HAP, it was possible to estimate many of the data items for CHAS Table 1A. These tables were in a HUD information bulletin which was a memorandum to CDBG coordinators. The tables supplied with this memorandum were coded as follows: the first six characters in the upper left corner of the tables are "C25RAC," with a final character which is different on each table and is one of the letters "A" through "F." The tables are derived from special runs of 1980 Census data.

Definitions

Because of the way the HUD tables present data, some entries do not precisely match the CHAS definitions. The actual definitions used are discussed here.

Elderly Households. The CHAS definition of elderly households, which includes all one and two person households with a head of household or spouse at least 62 years old, is used with no changes here.

Small Related Households. For this year's Oakland CHAS, this category includes all households of two to four persons, not just those with at least two related persons.

Large Related Households. As with small related households, this year's Oakland CHAS includes all households of five or more persons, not just those with two or more related persons.

All Other Households. Because of the way the other household categories are defined, this category only includes single-person non-elderly households.

Very Low Income. The table uses the CHAS definition. This category includes all those households with income at or below 50 percent of median, as defined by HUD.

Other Low Income. The table uses the CHAS definition. This category includes all those households with incomes between 51 and 80 percent of median, as defined by HUD.

Moderate Income. The table uses the CHAS definition, where the 95 percent upper limit is defined as the low income limit times 1.1875. The lower limit is 81 percent of median.

Middle Income. The table uses the CHAS definitions, where the 120 percent upper limit is defined as 1.5 times the lower income limit. The lower limit is 96 percent of median income (see Moderate income definition above).

Housing Problems. Because of possible double-counting of units with both physical defects and/or overcrowded and with excessive cost burdens, these rows are not filled out on CHAS Table 1A.

Physical Defects and/or Overcrowding. The HUD Tables used as a source for CHAS Table 1A combined these categories as one, called "Substandard Housing." For renter households in CHAS Table 1A, this category includes households which are either:

1. In units lacking some or all plumbing facilities; and/or
2. In units where there were more than 1.01 persons per room.

The definition for owner households varies slightly, in that it also includes units built before 1940 and valued below \$35,000.

These definitions of substandard differ somewhat from the CHAS definition, where units with physical defects are those lacking a complete kitchen, bathroom, or electricity. The definition for overcrowding is the same.

Cost Burden Greater than 30 Percent. CHAS Table 1A uses the CHAS definition.

Cost Burden Greater than 50 Percent. CHAS Table 1A uses the CHAS definition.

Derivation of Income Groups from the HUD Tables

The starting point for the derivation of income groups for all data given is the HUD Information Bulletin to CDBG Coordinators issued in 1982. HUD had special Census compilations done, sorting households by household size and type (elderly and non-elderly), by tenure (owner and renter), by income level, by unit quality, and by housing cost burden (for renters only). Oakland used the 30 percent rent to income needs table to develop data for their Housing Assistance Plans.

Unfortunately, the households are not broken out by the HUD income limits, but rather by more conventional income groupings (less than \$10,000, \$10,000 to \$14,999, etc.). Because these income categories and the HUD income limits do not correspond, special calculations were necessary. It was assumed that the number of households in a category (e.g., \$15,000 to \$19,999) were evenly spread within the interval. An appropriate percentage was applied to that

interval to calculate the number of households meeting the HUD income limit depending on household size. As an example, if the HUD income limit was \$10,340 and 65 households were in the \$10,000 to \$14,999 range, calculations were made as follows: $65 \times ((10,340-10,000)/5000) = 4$. It would then be assumed that there were four households in the \$10,000 to \$14,999 category under the HUD income limit.

Because the HUD income limits vary for three-person and four-person households and the HUD tables report the two together as one number, additional numerical manipulations were necessary to calculate the income limits for these size households. Similarly, this was true for the five-plus household category. Using census data on occupied housing units by tenure by persons in unit, it was found that 63 percent of three to four person renter households are three-person, and 37 percent are four-person. Due to a probable rounding error, the city used 64 percent and 36 percent, respectively in the HAP. In order to ensure consistency with the HAP numbers and because these are estimates which have some margin for error anyway, the city proportions have been used. This results in only minor shifts in the small related renter numbers. For owners, there were 57 percent three-person households and 43 percent four-person households. These percentages were applied to the HUD Tables to calculate the number of three and four-person households in each range. Then, the appropriate income derivations were done to determine the number of each within the HUD income limits. For five-person or more households, the census data revealed that the households were split evenly between five-person households and six-person or more households (within four percent for all household types). Thus, the HUD income limits for five-person households were used for 50 percent of the five-plus person households and the limits for seven-percent households (representing an average of six- to eight-person households) were used as an "average" figure for the remaining 50 percent.

CHAS Table 1A for Minority Groups

These tables are derived using the same methodology used in the "Lower Income Minority Housing Assistance Needs" section of the 1988 HAP. The CHAS instructions state that entries from this discussion should be made into line 13, Total Low Income, of each minority's CHAS Table 1A, but because the Oakland HAP numbers are only an estimate for those with excessive rent burdens, this entry was not appropriate. Instead the tables have been reconstructed with the very low and low income categories collapsed together, and entries for the combined lines 5 and 11 for renter households (cost burden greater than 30 percent). There have also been recalculations in the small family and other categories to adjust for the differing HAP and CHAS definitions of small related households. The step-by step derivation of the numbers follows.
All calculations rely on 1980 Census data.

1. First, the total number of households in each minority category was determined. The numbers used here are directly from the HAP:

Total	
Households:	141,659
White	59,897
Black	61,001
Hispanic	10,312
Asian/Pacific Islander	8,505
Native American, etc.	737
Other	1,205

2. The proportion of these households with low incomes is estimated using the HAP methodology, which follows.

Assume the number of families below 80 percent of Oakland Median is proportionate to the number of households below 80 percent median. Use \$14,999 as the 80 percent median cutoff for all families, regardless of size. Sum the families with incomes below \$15,000. Then calculate the percentage below \$15,000 for each ethnic group's families, and use that percentage for all households in each ethnic group. The percentages are as follows:

White	31.1%
Black	53.0%
Asian/Pacific Islander	34.1%
Native American, etc.	34.1%
Other	38.6%
Hispanic	44.4%

3. These percentages are then applied to the total numbers of minority households to estimate the total lower income minority households.

Black	32,331
Asian/Pacific Islander	4,579
Native American, etc.	2,900
Other	416
Hispanic	465

4. An estimation of the number of each minority group in substandard housing is then made, using HUD tables C25RACB, Rental Unit Needs, and C25RACA, Owner Unit Needs (see methodology for all groups CHAS Table 1A for a complete reference for these tables). The percentages of all households with incomes below \$15,000 in substandard housing by owner and renter are then applied to each minority group, giving

the number of each minority group in substandard housing by tenure as shown on combined lines 3, 4, 9, and 10 in each group's CHAS Table 1A.

5. The number in each group needing rental subsidy is estimated by using data from HUD Table 25RACD, 30 percent Rent to Income Needs. The total number of households requiring rental subsidy, 31,400 (see CHAS Table 1A), is divided by the total number of households with incomes below \$15,000 (72,682), so 43.2 percent of the low income households are estimated to be in need of rental subsidies. This percentage is then applied to the number of low income households in each minority group to estimate the total number in each group in need of rental subsidy, as follows:

Black	13,967
Asian/Pacific Islander	1,253
Native American, etc.	180
Other	201
Hispanic	1,978

These numbers are entered in Column E, combined lines 5 and 11, on each group's CHAS Table 1A.

6. The HAP continues by breaking down each group by household type. The overall proportions in low incomes of each type are applied to each group, giving elderly, small household, and large households in need of rental subsidy in each low income minority group. Since the CHAS definitions vary slightly (one person non-elderly households are other households rather than small households), these proportions have been recalculated using the CHAS Table 1A proportions. It should be noted that the definitions used here vary slightly from the CHAS definitions, as discussed in the methodology for CHAS Table 1A for all groups. The resulting estimates are entered in columns A through D, combined lines 5 and 11, for each minority group's CHAS.

CHAS Table 2A

Numbers for this Table were taken directly from the 1980 and 1990 Census.

CHAS Table 2B

For FY 1992, HUD required only that numbers from the most recent HAP be entered into the relevant cells. In the course of reviewing the HAP numbers, some inconsistencies were found, which made necessary some slight revisions in the counts. While the overall methodology is similar, some of the numbers are slightly different than the parallel counts in the HAP.

The base data source for the CHAS Table was 1980 and 1990 Census data. The basic counts of units by tenure and vacancy come from the Censuses. A 1982 Oakland Housing survey was used as the basis for determining which units were standard and which were substandard in 1980, except for vacant for sale units, which were classified using a 1981 vacant housing survey. No attempt has been made to classify 1990 units by quality. The following definitions apply:

Tenure Status. The Census was used to determine the number of units which were owner-occupied, renter-occupied, and vacant by type of vacancy.

Standard Units. Those units determined by the 1982 City of Oakland Housing Condition Survey to be "Sound," that is to require no or only minor repairs that could be done in the course of normal maintenance.

Substandard Units. Those units determined not to be "Sound" in the survey (those "Deteriorating" or "Dilapidated.")

Substandard and Suitable for Rehabilitation. Those units in need of significant repairs which would cost no more than half the unit's value. This corresponds to the housing survey's rating of "Deteriorating."

The following explains the determination of each cell entry in Column A.

Line 1: "Total Year-Round Housing."

From the 1980 Census total unit count for Oakland.

$$= 150,274$$

Line 2: "Total Occupied Units."

From the 1980 Census, total renter and owner occupied units.

$$= 141,657$$

Line 3: "Total Renter Occupied Units."

From the 1980 Census.

$$= 80,852$$

Line 4: "Standard Renter Occupied Units."

Total renter occupied units times the survey percentage of sound multifamily units.

$$= (80,852) \times (.931) = 75,273$$

Line 5: "Substandard Renter Occupied Units."

Total renter occupied units times the survey percentage of deteriorating and dilapidated multifamily units.

$$= (80,852) \times (.069) = 5,779$$

Line 6: "Substandard Suitable for Rehab Renter Units."

Total renter occupied units times the survey percentage of deteriorating multifamily units.

$$= (80,852) \times (.066) = 5,336$$

Line 7: "Owner Occupied Units."

From the 1980 Census.

$$= 60,805$$

Line 8: "Standard Owner-Occupied Units."

Total owner occupied units times the survey percentage of sound single-family units.

$$= (60,805) \times (.867) = 52,718$$

Line 9: "Substandard Owner-Occupied Units."

Total owner occupied units times the survey percentage of deteriorating and dilapidated single-family units.

$$= (60,805) \times (.133) = 8,087$$

Line 10: "Substandard Suitable for Rehab Owner Units."

Total owner occupied units times the survey percentage of deteriorating single-family homes.

$$= (60,805) \times (.128) = 7,783$$

Line 11: "Total Vacant Units."

From 1980 Census, as calculated in HAP.

$$= 8,617$$

Line 12: "For Rent."

Total vacant less owner vacant, from HAP.

$$= (8,617) - (2,954) = 5,663$$

Line 13: "For Rent Standard."

Total renter vacant (line 12) times survey percentage of sound multifamily units.

$$= (5,663) \times (.931) = 5,272$$

Line 14: "For Rent Substandard."

Total renter vacant times survey percentage of deteriorating and dilapidated multifamily units.

$$= (5,663) \times (.069) = 391$$

Line 15: "For Rent Suitable for Rehab."

Total renter vacant times survey percentage of deteriorating multifamily units.

$$= (5,663) \times (.066) = 374$$

Line 16: "For Sale."

From the Oakland 1988 HAP. Total unoccupied seasonal and migratory, single-family detached and attached, and mobile home units.

$$= 2,954$$

Line 17: "For Sale Standard."

Total vacant for sale units times the percentage of "good" single family vacant in 1981 Oakland Vacant Housing Survey.

$$= (2,954) \times (.22) = 650$$

Line 18: "For Sale Substandard."

Total vacant for sale units times the percentage of "fair" and "poor" single family vacant in 1981 Oakland Vacant Housing Survey.

$$= (2,954) \times (.78) = 2,304$$

Line 19: "For Sale Suitable for Rehab."

The 1981 Vacant Housing Survey identified 909 vacant single-family homes in Oakland, 421 of which were "dilapidated," leaving 488 units not dilapidated. The ratio of non-dilapidated to total single-family vacant has been applied to all for sale vacant units (line 16).

$$= (2,954) \times (488/909) = 1,586$$

Line 20: "Awaiting Occupancy or Held."

Included with for sale vacant.

Line 21: "Other"

Included with for sale vacant.

CHAS Table 2C: Assisted Housing Inventory.

The stock and inventory data derives from data in Tables 18A (Appendix C) "Project Based Assistance and Table 18B (Appendix C) "Tenant Based Assistance," a project-by-project and program-by-program inventory of assisted units. The data in Column (A) are the sum of the data in the respective rows of Columns (B) - (E). However, some Column (A) totals (i.e., rows 3,4,5,8, and 9) are greater than the sum of bedroom breakdowns (Columns (B) - (E)) because some units in those categories lacked the necessary bedroom-number information. Row 10 "Homeowner Assistance" has no bedroom-number information.

Table 3 (Appendix C)

The methodology used to determine the number of households with incomes below 30 percent of median is the same as that used to develop CHAS Table 1A. The 30 percent of median income level was calculated by taking the low income limit (80 percent of median, adjusted by family size, and with additional adjustments to take in exceptional housing costs) and multiplying by 0.375. This was done for all household sizes, as for CHAS Table 1A, and split between substandard and standard units.

APPENDIX C:

COMMUNITY PROFILE -

SUPPLEMENTAL TABLES

Table 1: Population and Household Trends

	Oakland			California		
	1980	1990	Annual Growth	1980	1990	Annual Growth
Population	339,337	372,242	0.9%	23,667,902	29,760,021	2.3%
In Households	331,369	364,371		23,099,853	29,008,161	
In Group Quarters	7,968	7,871		568,049	751,860	
Households	141,658	144,521	0.2%	8,629,867	10,381,206	1.9%
Avg. Household Size	2.34	2.52		2.68	2.79	
Average Family Size	3.22	3.28		3.31	3.32	
Per Capita Income (a)	\$7,700	\$14,064		\$8,295	\$15,100	
Median HH Income (a)	\$13,776	\$25,421		\$18,253	\$33,901	
Age Distribution						
Under 10	13.2%	15.1%		14.2%	15.5%	
10 - 17	11.1%	9.8%		12.8%	10.5%	
18 - 24	12.5%	10.6%		13.7%	11.5%	
25 - 34	20.3%	19.0%		17.9%	19.1%	
35 - 44	11.1%	17.2%		11.9%	15.6%	
45 - 54	8.9%	9.3%		10.0%	9.8%	
55 - 64	9.8%	7.0%		9.3%	7.5%	
65 & Over	13.2%	12.0%		10.2%	10.5%	
Total	100.0%	100.0%		100.0%	100.0%	
Median Age (Years)	31.4	32.7		29.9	31.5	
Household Type						
Families	56.2%	58.0%		68.8%	68.8%	
Non-Families	43.8%	42.0%		31.2%	31.2%	
Household Tenure						
Renter	56.5%	58.4%		44.1%	44.4%	
Owner	43.5%	41.6%		55.9%	55.6%	

(a) 1980 uses 1979 household income. 1990 income estimates from NPDC.

Sources: National Planning Data Corporation; U.S. Census, 1990 and 1980

Table 2: Trends in Oakland Employment, 1980-2005 (Jobs Located in Oakland)

Sector	1980	1985	1990	1995	2000	2005	Change, 1980-2005
Agriculture/Mining	697	580	460	390	320	250	-64.1%
Manufacturing/Wholesale	39,051	35,050	34,440	35,660	36,220	37,200	-4.7%
Retail	23,562	24,750	25,200	27,830	28,800	29,870	26.8%
Services	52,205	55,430	61,110	66,230	69,710	71,910	37.7%
Other	67,425	69,730	70,010	74,790	78,090	78,060	15.8%
Total Jobs	182,940	185,540	191,220	204,900	213,140	217,290	18.8%

Source: Association of Bay Area Governments, "Projections '90."

Table 3: Oakland Households with Incomes below 30% of Oakland PMSA (Alameda/Contra Costa County) Median Income

Household Category	Unit Condition		Total
	Not Substandard	Substandard	
Elderly	4,605	246	4,851
2 to 4 Persons	6,509	934	7,443
5+ Persons	579	985	1,564
Other HH	5,965	365	6,330
Total	17,658	2,530	20,188

Source: 1980 Census; U.S. Dept of Housing and Urban Development; Bay Area Economics.

Table 4: Distribution of Households by Household Size and Household Type

	Oakland		California	
	Number of Households	Percent	Number of Households	Percent
One person				
Male Householder	20,981	14.5%	1,070,030	10.3%
Female Householder	26,992	18.7%	1,359,837	13.1%
Two or more Persons:				
Family Households:				
Married-Couple Family:				
With Related Children	24,377	16.9%	2,791,452	26.9%
No Related Children	25,529	17.7%	2,678,070	25.8%
Other Family:				
Male Householder, No Wife Present				
With Related Children	3,524	2.4%	252,314	2.4%
No Related Children	3,670	2.5%	225,378	2.2%
Female Householder, No Husband Present				
With Related Children	18,815	13.0%	784,315	7.6%
No Related Children	7,908	5.5%	407,865	3.9%
Nonfamily Households				
Male Householder	7,044	4.9%	498,912	4.8%
Female Householder	5,681	3.9%	313,033	3.0%
Total	144,521	100.0%	10,381,206	100.0%

Source: 1990 U.S. Census

Table 5: Concentrations of Minority Populations by Census Tract, 1990, City of Oakland

	Population		> 25% Above City Average		> 50% Above City Average		> 50% of Tract Population	
	Number	% of Total Population	Number of Tracts	Persons in Tracts	Number of Tracts	Persons in Tracts	Number of Tracts	Persons in Tracts
White (Non-Hispanic)	105,203	28.3%	38	78,592	30	65,723	28	62,970
Black (Non-Hispanic)	159,465	42.8%	41	93,402	37	87,964	46	101,549
Hispanic (All Races)	51,711	13.9%	21	31,274	18	27,955	3	6,178
Native American (Non-Hispanic)	1,807	0.5%	24	778	15	548	0	0
Asian & Pacific Islander (Non-Hispanic)	53,025	14.2%	27	33,306	22	29,612	2	3,140
Other	1,031	0.3%	31	536	21	356	0	0
All Minority Groups Combined	267,039	71.7%	37	123,828	NA	NA	79	238,643
Total Population	372,242							
Total Census Tracts	107							

Source: 1990 U.S. Census

Table 5A: Concentrations of Black Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Black	Percent Black	Tracts Above City		Population in These Tracts		Tracts >50% above average		Population in These Tracts		Tracts >25% above average		Population in These Tracts		Tracts >50% of Total Pop		Population in These Tracts	
				Average	%	Tracts	Population	Tracts	Population	Tracts	Population	Tracts	Population	Tracts	Population	Total Pop	Tracts	Population	
4001	2,754	115	4.2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4002	2,001	81	4.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4003	5,008	784	15.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4004	3,857	863	22.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1,738	
4005	3,365	1,738	51.6%	1	1,738	0	0	0	0	0	0	0	0	0	0	1	1,738	1,738	
4006	1,665	1,218	73.2%	1	1,218	1	1,218	1	1,218	1	1,218	1	1,218	1	1,218	1	1,218	1,218	
4007	4,212	3,375	80.1%	1	3,375	1	3,375	1	3,375	1	3,375	1	3,375	1	3,375	1	3,375	1,375	
4008	3,169	2,327	73.4%	1	2,327	1	2,327	1	2,327	1	2,327	1	2,327	1	2,327	1	2,327	2,327	
4009	2,414	1,736	71.9%	1	1,736	1	1,736	1	1,736	1	1,736	1	1,736	1	1,736	1	1,736	1,736	
4010	5,496	4,476	81.4%	1	4,476	1	4,476	1	4,476	1	4,476	1	4,476	1	4,476	1	4,476	4,476	
4011	3,922	1,636	41.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4012	2,474	744	30.1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4013	2,472	1,180	47.7%	1	1,180	0	0	0	0	0	0	0	0	0	0	0	0	0	
4014	4,182	3,287	78.6%	1	3,287	1	3,287	1	3,287	1	3,287	1	3,287	1	3,287	1	3,287	3,287	
4015	1,908	1,551	81.3%	1	1,551	1	1,551	1	1,551	1	1,551	1	1,551	1	1,551	1	1,551	1,551	
4016	1,845	1,298	70.4%	1	1,298	1	1,298	1	1,298	1	1,298	1	1,298	1	1,298	1	1,298	1,298	
4017	1,930	1,257	65.1%	1	1,257	1	1,257	1	1,257	1	1,257	1	1,257	1	1,257	1	1,257	1,257	
4017.99	8	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4018	1,857	1,376	74.1%	1	1,376	1	1,376	1	1,376	1	1,376	1	1,376	1	1,376	1	1,376	1,376	
4019	775	329	42.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4019.99	783	177	22.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4020	34	4	11.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4021	1,744	1,566	89.8%	1	1,566	1	1,566	1	1,566	1	1,566	1	1,566	1	1,566	1	1,566	1,566	
4022	1,576	1,208	76.6%	1	1,208	1	1,208	1	1,208	1	1,208	1	1,208	1	1,208	1	1,208	1,208	
4023	351	316	90.0%	1	316	1	316	1	316	1	316	1	316	1	316	1	316	316	
4024	2,064	1,826	88.5%	1	1,826	1	1,826	1	1,826	1	1,826	1	1,826	1	1,826	1	1,826	1,826	
4025	2,251	2,090	92.8%	1	2,090	1	2,090	1	2,090	1	2,090	1	2,090	1	2,090	1	2,090	2,090	
4026	1,333	672	50.4%	1	672	0	0	0	0	0	0	0	0	0	0	1	672	672	
4027	1,547	1,061	68.6%	1	1,061	1	1,061	1	1,061	1	1,061	1	1,061	1	1,061	1	1,061	1,061	
4028	1,184	664	56.1%	1	664	0	0	0	0	0	0	1	664	1	664	1	664	664	
4029	1,035	341	32.9%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4030	2,043	221	10.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4031	1,300	669	51.5%	1	669	0	0	0	0	0	0	0	0	0	0	1	669	669	
4032	13	7	53.8%	1	7	0	0	0	0	0	0	1	7	1	7	1	7	7	
4033	2,046	118	5.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4034	3,732	1,348	36.1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4035	6,171	2,648	42.9%	1	2,648	0	0	0	0	0	0	0	0	0	0	0	0	0	
4036	4,746	2,170	45.7%	1	2,170	0	0	0	0	0	0	0	0	0	0	0	0	0	
4037	4,094	1,087	26.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4038	3,513	597	17.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4039	3,720	977	26.3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4040	2,844	507	17.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4041	5,553	410	7.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4042	2,862	57	2.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4043	3,237	151	4.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4044	4,420	215	4.9%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4045.01	1,547	57	3.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4045.02	5,285	277	5.2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4046	4,112	186	4.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4047	1,897	176	9.3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4048	2,704	517	19.1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4049	4,152	445	10.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4050	3,189	458	14.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4051	4,347	858	19.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4052	4,896	999	20.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4053	5,471	1,626	29.7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4054	7,829	2,660	34.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4055	4,068	1,328	32.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4056	3,580	1,269	35.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4057	3,430	1,778	51.8%	1	1,778	0	0	0	0	0	0	0	0	0	0	1	1,778	1,778	
4058	4,367	1,849	42.3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Table 5A: Concentrations of Black Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Black	Percent Black	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4059	7,302	1,988	27.2%	0	0	0	0	0	0	0	0
4060	3,114	757	24.3%	0	0	0	0	0	0	0	0
4061	3,407	276	8.1%	0	0	0	0	0	0	0	0
4062	9,192	2,415	26.3%	0	0	0	0	0	0	0	0
4063	3,565	1,471	41.3%	0	0	0	0	0	0	0	0
4064	2,266	862	38.0%	0	0	0	0	0	0	0	0
4065	5,615	1,862	33.2%	0	0	0	0	0	0	0	0
4066	6,788	2,476	36.5%	0	0	0	0	0	0	0	0
4067	5,014	573	11.4%	0	0	0	0	0	0	0	0
4068	3,566	571	16.0%	0	0	0	0	0	0	0	0
4069	3,480	749	21.5%	0	0	0	0	0	0	0	0
4070	6,040	1,767	29.3%	0	0	0	0	0	0	0	0
4071	7,522	2,453	32.6%	0	0	0	0	0	0	0	0
4072	6,350	805	12.7%	0	0	0	0	0	0	0	0
4073	1,980	672	33.9%	0	0	0	0	0	0	0	0
4074	3,571	1,463	41.0%	0	0	0	0	0	0	0	0
4075	3,812	2,098	55.0%	1	2,098	0	0	1	2,098	1	2,098
4076	6,201	3,290	53.1%	1	3,290	0	0	0	0	1	3,290
4077	4,731	3,153	66.6%	1	3,153	1	3,153	1	3,153	1	3,153
4078	2,556	1,128	44.1%	1	1,128	0	0	0	0	0	0
4079	2,806	646	23.0%	0	0	0	0	0	0	0	0
4080	2,123	210	9.9%	0	0	0	0	0	0	0	0
4081	5,908	1,836	31.1%	0	0	0	0	0	0	0	0
4082	4,153	2,905	69.9%	1	2,905	1	2,905	1	2,905	1	2,905
4083	4,517	2,669	59.1%	1	2,669	0	0	1	2,669	1	2,669
4084	3,399	2,834	83.4%	1	2,834	1	2,834	1	2,834	1	2,834
4085	4,573	3,655	79.9%	1	3,655	1	3,655	1	3,655	1	3,655
4086	4,653	3,691	79.3%	1	3,691	1	3,691	1	3,691	1	3,691
4087	6,602	4,535	68.7%	1	4,535	1	4,535	1	4,535	1	4,535
4088	4,752	3,251	68.4%	1	3,251	1	3,251	1	3,251	1	3,251
4089	2,809	2,250	80.1%	1	2,250	1	2,250	1	2,250	1	2,250
4090	3,116	2,687	86.2%	1	2,687	1	2,687	1	2,687	1	2,687
4091	1,938	1,728	89.2%	1	1,728	1	1,728	1	1,728	1	1,728
4092	2,734	2,135	78.1%	1	2,135	1	2,135	1	2,135	1	2,135
4093	4,605	3,004	65.2%	1	3,004	1	3,004	1	3,004	1	3,004
4094	3,662	2,373	64.8%	1	2,373	1	2,373	1	2,373	1	2,373
4095	2,691	1,761	65.4%	1	1,761	1	1,761	1	1,761	1	1,761
4096	4,432	3,407	76.9%	1	3,407	1	3,407	1	3,407	1	3,407
4097	4,499	3,662	81.4%	1	3,662	1	3,662	1	3,662	1	3,662
4098	3,082	2,518	81.7%	1	2,518	1	2,518	1	2,518	1	2,518
4099	4,201	2,080	49.5%	1	2,080	0	0	0	0	0	0
4100	2,849	1,380	48.4%	1	1,380	0	0	0	0	0	0
4101	2,673	2,017	75.5%	1	2,017	1	2,017	1	2,017	1	2,017
4102	3,001	2,256	75.2%	1	2,256	1	2,256	1	2,256	1	2,256
4103	3,054	2,168	71.0%	1	2,168	1	2,168	1	2,168	1	2,168
4104	2,944	2,006	68.1%	1	2,006	1	2,006	1	2,006	1	2,006
City	372,232	159,454	42.8%	52	112,135	37	87,964	41	93,402	46	101,549

Source: 1990 U.S. Census

Table 5B: Concentrations of Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Hispanic	Percent Hispanic	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4001	2,754	89	3.2%	0	0	0	0	0	0	0	0
4002	2,001	124	6.2%	0	0	0	0	0	0	0	0
4003	5,008	346	6.9%	0	0	0	0	0	0	0	0
4004	3,857	219	5.7%	0	0	0	0	0	0	0	0
4005	3,365	180	5.3%	0	0	0	0	0	0	0	0
4006	1,665	61	3.7%	0	0	0	0	0	0	0	0
4007	4,212	166	3.9%	0	0	0	0	0	0	0	0
4008	3,169	146	4.6%	0	0	0	0	0	0	0	0
4009	2,414	84	3.5%	0	0	0	0	0	0	0	0
4010	5,496	272	4.9%	0	0	0	0	0	0	0	0
4011	3,922	352	9.0%	0	0	0	0	0	0	0	0
4012	2,474	153	6.2%	0	0	0	0	0	0	0	0
4013	2,472	184	7.4%	0	0	0	0	0	0	0	0
4014	4,182	344	8.2%	0	0	0	0	0	0	0	0
4015	1,908	117	6.1%	0	0	0	0	0	0	0	0
4016	1,845	197	10.7%	0	0	0	0	0	0	0	0
4017	1,930	263	13.6%	0	0	0	0	0	0	0	0
4017.99	8	0	0.0%	0	0	0	0	0	0	0	0
4018	1,857	180	9.7%	0	0	0	0	0	0	0	0
4019	775	309	39.9%	1	309	1	309	1	309	0	0
4019.99	783	80	10.2%	0	0	0	0	0	0	0	0
4020	34	22	64.7%	1	22	1	22	1	22	1	22
4021	1,744	39	2.2%	0	0	0	0	0	0	0	0
4022	1,576	154	9.8%	0	0	0	0	0	0	0	0
4023	351	7	2.0%	0	0	0	0	0	0	0	0
4024	2,064	64	3.1%	0	0	0	0	0	0	0	0
4025	2,251	61	2.7%	0	0	0	0	0	0	0	0
4026	1,333	63	4.7%	0	0	0	0	0	0	0	0
4027	1,547	220	14.2%	1	220	0	0	0	0	0	0
4028	1,184	93	7.9%	0	0	0	0	0	0	0	0
4029	1,035	65	6.3%	0	0	0	0	0	0	0	0
4030	2,043	66	3.2%	0	0	0	0	0	0	0	0
4031	1,300	159	12.2%	0	0	0	0	0	0	0	0
4032	13	0	0.0%	0	0	0	0	0	0	0	0
4033	2,046	56	2.7%	0	0	0	0	0	0	0	0
4034	3,732	226	6.1%	0	0	0	0	0	0	0	0
4035	6,171	395	6.4%	0	0	0	0	0	0	0	0
4036	4,746	242	5.1%	0	0	0	0	0	0	0	0
4037	4,094	261	6.4%	0	0	0	0	0	0	0	0
4038	3,513	193	5.5%	0	0	0	0	0	0	0	0
4039	3,720	206	5.5%	0	0	0	0	0	0	0	0
4040	2,844	160	5.6%	0	0	0	0	0	0	0	0
4041	5,553	326	5.9%	0	0	0	0	0	0	0	0
4042	2,862	97	3.4%	0	0	0	0	0	0	0	0
4043	3,237	127	3.9%	0	0	0	0	0	0	0	0
4044	4,420	180	4.1%	0	0	0	0	0	0	0	0
4045.01	1,547	53	3.4%	0	0	0	0	0	0	0	0
4045.02	5,285	181	3.4%	0	0	0	0	0	0	0	0
4046	4,112	111	2.7%	0	0	0	0	0	0	0	0
4047	1,897	87	4.6%	0	0	0	0	0	0	0	0
4048	2,704	207	7.7%	0	0	0	0	0	0	0	0
4049	4,152	319	7.7%	0	0	0	0	0	0	0	0
4050	3,189	177	5.6%	0	0	0	0	0	0	0	0
4051	4,347	168	3.9%	0	0	0	0	0	0	0	0
4052	4,896	265	5.4%	0	0	0	0	0	0	0	0
4053	5,471	454	8.3%	0	0	0	0	0	0	0	0
4054	7,829	1,452	18.5%	1	1,452	0	0	1	1,452	0	0
4055	4,068	384	9.4%	0	0	0	0	0	0	0	0
4056	3,580	234	6.5%	0	0	0	0	0	0	0	0
4057	3,430	432	12.6%	0	0	0	0	0	0	0	0
4058	4,367	632	14.5%	1	632	0	0	0	0	0	0

Table 5B: Concentrations of Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Hispanic	Percent Hispanic	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4059	7,302	2,238	30.6%	1	2,238	1	2,238	1	2,238	0	0
4060	3,114	846	27.2%	1	846	1	846	1	846	0	0
4061	3,407	2,217	65.1%	1	2,217	1	2,217	1	2,217	1	2,217
4062	9,192	3,945	42.9%	1	3,945	1	3,945	1	3,945	0	0
4063	3,565	855	24.0%	1	855	1	855	1	855	0	0
4064	2,266	244	10.8%	0	0	0	0	0	0	0	0
4065	5,615	1,585	28.2%	1	1,585	1	1,585	1	1,585	0	0
4066	6,788	971	14.3%	1	971	0	0	0	0	0	0
4067	5,014	331	6.6%	0	0	0	0	0	0	0	0
4068	3,566	269	7.5%	0	0	0	0	0	0	0	0
4069	3,480	255	7.3%	0	0	0	0	0	0	0	0
4070	6,040	1,487	24.6%	1	1,487	1	1,487	1	1,487	0	0
4071	7,522	2,738	36.4%	1	2,738	1	2,738	1	2,738	0	0
4072	6,350	3,939	62.0%	1	3,939	1	3,939	1	3,939	1	3,939
4073	1,980	853	43.1%	1	853	1	853	1	853	0	0
4074	3,571	1,473	41.2%	1	1,473	1	1,473	1	1,473	0	0
4075	3,812	1,018	26.7%	1	1,018	1	1,018	1	1,018	0	0
4076	6,201	1,479	23.9%	1	1,479	1	1,479	1	1,479	0	0
4077	4,731	449	9.5%	0	0	0	0	0	0	0	0
4078	2,556	215	8.4%	0	0	0	0	0	0	0	0
4079	2,806	188	6.7%	0	0	0	0	0	0	0	0
4080	2,123	100	4.7%	0	0	0	0	0	0	0	0
4081	5,908	212	3.6%	0	0	0	0	0	0	0	0
4082	4,153	257	6.2%	0	0	0	0	0	0	0	0
4083	4,517	401	8.9%	0	0	0	0	0	0	0	0
4084	3,399	282	8.3%	0	0	0	0	0	0	0	0
4085	4,573	584	12.8%	0	0	0	0	0	0	0	0
4086	4,653	559	12.0%	0	0	0	0	0	0	0	0
4087	6,602	1,238	18.8%	1	1,238	0	0	1	1,238	0	0
4088	4,752	739	15.6%	1	739	0	0	0	0	0	0
4089	2,809	417	14.8%	1	417	0	0	0	0	0	0
4090	3,116	238	7.6%	0	0	0	0	0	0	0	0
4091	1,938	122	6.3%	0	0	0	0	0	0	0	0
4092	2,734	203	7.4%	0	0	0	0	0	0	0	0
4093	4,605	1,169	25.4%	1	1,169	1	1,169	1	1,169	0	0
4094	3,662	1,041	28.4%	1	1,041	1	1,041	1	1,041	0	0
4095	2,691	741	27.5%	1	741	1	741	1	741	0	0
4096	4,432	754	17.0%	1	754	0	0	0	0	0	0
4097	4,499	459	10.2%	0	0	0	0	0	0	0	0
4098	3,082	127	4.1%	0	0	0	0	0	0	0	0
4099	4,201	201	4.8%	0	0	0	0	0	0	0	0
4100	2,849	142	5.0%	0	0	0	0	0	0	0	0
4101	2,673	163	6.1%	0	0	0	0	0	0	0	0
4102	3,001	313	10.4%	0	0	0	0	0	0	0	0
4103	3,054	629	20.6%	1	629	0	0	1	629	0	0
4104	2,944	507	17.2%	1	507	0	0	0	0	0	0
City	372,232	51,697	13.9%	28	35,514	18	27,955	21	31,274	3	6,178

Source: 1990 U.S. Census

Table 5C: Concentrations of Asian/Pacific Islander Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Asian/ Pac Isl	Percent Asian/ Pac Isl	Tracts Above City	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4001	2,754	178	6.5%	0	0	0	0	0	0	0	0
4002	2,001	128	6.4%	0	0	0	0	0	0	0	0
4003	5,008	271	5.4%	0	0	0	0	0	0	0	0
4004	3,857	293	7.6%	0	0	0	0	0	0	0	0
4005	3,365	235	7.0%	0	0	0	0	0	0	0	0
4006	1,665	59	3.5%	0	0	0	0	0	0	0	0
4007	4,212	158	3.8%	0	0	0	0	0	0	0	0
4008	3,169	171	5.4%	0	0	0	0	0	0	0	0
4009	2,414	160	6.6%	0	0	0	0	0	0	0	0
4010	5,496	250	4.5%	0	0	0	0	0	0	0	0
4011	3,922	454	11.6%	0	0	0	0	0	0	0	0
4012	2,474	282	11.4%	0	0	0	0	0	0	0	0
4013	2,472	401	16.2%	1	401	0	0	0	0	0	0
4014	4,182	303	7.2%	0	0	0	0	0	0	0	0
4015	1,908	74	3.9%	0	0	0	0	0	0	0	0
4016	1,845	196	10.6%	0	0	0	0	0	0	0	0
4017	1,930	131	6.8%	0	0	0	0	0	0	0	0
4017.99	8	2	25.0%	1	2	1	2	1	2	0	0
4018	1,857	223	12.0%	0	0	0	0	0	0	0	0
4019	775	24	3.1%	0	0	0	0	0	0	0	0
4019.99	783	49	6.3%	0	0	0	0	0	0	0	0
4020	34	0	0.0%	0	0	0	0	0	0	0	0
4021	1,744	112	6.4%	0	0	0	0	0	0	0	0
4022	1,576	128	8.1%	0	0	0	0	0	0	0	0
4023	351	12	3.4%	0	0	0	0	0	0	0	0
4024	2,064	100	4.8%	0	0	0	0	0	0	0	0
4025	2,251	60	2.7%	0	0	0	0	0	0	0	0
4026	1,333	498	37.4%	1	498	1	498	1	498	0	0
4027	1,547	194	12.5%	0	0	0	0	0	0	0	0
4028	1,184	204	17.2%	1	204	0	0	0	0	0	0
4029	1,035	335	32.4%	1	335	1	335	1	335	0	0
4030	2,043	1,481	72.5%	1	1,481	1	1,481	1	1,481	1	1,481
4031	1,300	311	23.9%	1	311	1	311	1	311	0	0
4032	13	0	0.0%	0	0	0	0	0	0	0	0
4033	2,046	1,659	81.1%	1	1,659	1	1,659	1	1,659	1	1,659
4034	3,732	685	18.4%	1	685	0	0	1	685	0	0
4035	6,171	744	12.1%	0	0	0	0	0	0	0	0
4036	4,746	419	8.8%	0	0	0	0	0	0	0	0
4037	4,094	362	8.8%	0	0	0	0	0	0	0	0
4038	3,513	465	13.2%	0	0	0	0	0	0	0	0
4039	3,720	345	9.3%	0	0	0	0	0	0	0	0
4040	2,844	260	9.1%	0	0	0	0	0	0	0	0
4041	5,553	476	8.6%	0	0	0	0	0	0	0	0
4042	2,862	130	4.5%	0	0	0	0	0	0	0	0
4043	3,237	208	6.4%	0	0	0	0	0	0	0	0
4044	4,420	384	8.7%	0	0	0	0	0	0	0	0
4045.01	1,547	111	7.2%	0	0	0	0	0	0	0	0
4045.02	5,285	459	8.7%	0	0	0	0	0	0	0	0
4046	4,112	321	7.8%	0	0	0	0	0	0	0	0
4047	1,897	148	7.8%	0	0	0	0	0	0	0	0
4048	2,704	331	12.2%	0	0	0	0	0	0	0	0
4049	4,152	820	19.7%	1	820	0	0	1	820	0	0
4050	3,189	403	12.6%	0	0	0	0	0	0	0	0
4051	4,347	392	9.0%	0	0	0	0	0	0	0	0
4052	4,896	1,654	33.8%	1	1,654	1	1,654	1	1,654	0	0
4053	5,471	1,686	30.8%	1	1,686	1	1,686	1	1,686	0	0
4054	7,829	2,912	37.2%	1	2,912	1	2,912	1	2,912	0	0
4055	4,068	1,789	44.0%	1	1,789	1	1,789	1	1,789	0	0
4056	3,580	1,449	40.5%	1	1,449	1	1,449	1	1,449	0	0
4057	3,430	764	22.3%	1	764	1	764	1	764	0	0
4058	4,367	1,616	37.0%	1	1,616	1	1,616	1	1,616	0	0

Table 5C: Concentrations of Asian/Pacific Islander Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Asian/Pac Isl	Percent Asian/Pac Isl	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4059	7,302	2,630	36.0%	1	2,630	1	2,630	1	2,630	0	0
4060	3,114	1,208	38.8%	1	1,208	1	1,208	1	1,208	0	0
4061	3,407	298	8.7%	0	0	0	0	0	0	0	0
4062	9,192	2,213	24.1%	1	2,213	1	2,213	1	2,213	0	0
4063	3,565	820	23.0%	1	820	1	820	1	820	0	0
4064	2,266	414	18.3%	1	414	0	0	1	414	0	0
4065	5,615	1,218	21.7%	1	1,218	1	1,218	1	1,218	0	0
4066	6,788	1,889	27.8%	1	1,889	1	1,889	1	1,889	0	0
4067	5,014	1,080	21.5%	1	1,080	1	1,080	1	1,080	0	0
4068	3,566	899	25.2%	1	899	1	899	1	899	0	0
4069	3,480	700	20.1%	1	700	0	0	1	700	0	0
4070	6,040	1,499	24.8%	1	1,499	1	1,499	1	1,499	0	0
4071	7,522	1,152	15.3%	1	1,152	0	0	0	0	0	0
4072	6,350	845	13.3%	0	0	0	0	0	0	0	0
4073	1,980	160	8.1%	0	0	0	0	0	0	0	0
4074	3,571	379	10.6%	0	0	0	0	0	0	0	0
4075	3,812	416	10.9%	0	0	0	0	0	0	0	0
4076	6,201	602	9.7%	0	0	0	0	0	0	0	0
4077	4,731	258	5.5%	0	0	0	0	0	0	0	0
4078	2,556	214	8.4%	0	0	0	0	0	0	0	0
4079	2,806	461	16.4%	1	461	0	0	0	0	0	0
4080	2,123	336	15.8%	1	336	0	0	0	0	0	0
4081	5,908	1,075	18.2%	1	1,075	0	0	1	1,075	0	0
4082	4,153	169	4.1%	0	0	0	0	0	0	0	0
4083	4,517	174	3.9%	0	0	0	0	0	0	0	0
4084	3,399	91	2.7%	0	0	0	0	0	0	0	0
4085	4,573	135	3.0%	0	0	0	0	0	0	0	0
4086	4,653	172	3.7%	0	0	0	0	0	0	0	0
4087	6,602	332	5.0%	0	0	0	0	0	0	0	0
4088	4,752	630	13.3%	0	0	0	0	0	0	0	0
4089	2,809	91	3.2%	0	0	0	0	0	0	0	0
4090	3,116	80	2.6%	0	0	0	0	0	0	0	0
4091	1,938	57	2.9%	0	0	0	0	0	0	0	0
4092	2,734	294	10.8%	0	0	0	0	0	0	0	0
4093	4,605	153	3.3%	0	0	0	0	0	0	0	0
4094	3,662	83	2.3%	0	0	0	0	0	0	0	0
4095	2,691	119	4.4%	0	0	0	0	0	0	0	0
4096	4,432	131	3.0%	0	0	0	0	0	0	0	0
4097	4,499	185	4.1%	0	0	0	0	0	0	0	0
4098	3,082	92	3.0%	0	0	0	0	0	0	0	0
4099	4,201	241	5.7%	0	0	0	0	0	0	0	0
4100	2,849	133	4.7%	0	0	0	0	0	0	0	0
4101	2,673	117	4.4%	0	0	0	0	0	0	0	0
4102	3,001	124	4.1%	0	0	0	0	0	0	0	0
4103	3,054	97	3.2%	0	0	0	0	0	0	0	0
4104	2,944	99	3.4%	0	0	0	0	0	0	0	0
City	372,232	53,034	14.2%	32	35,860	22	29,612	27	33,306	2	3,140

Source: 1990 U.S. Census

Table 5D: Concentrations of Native American Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Native American	Percent Native American	Tracts Above City	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4001	2,754	7	0.3%	0	0	0	0	0	0	0	0
4002	2,001	8	0.4%	0	0	0	0	0	0	0	0
4003	5,008	16	0.3%	0	0	0	0	0	0	0	0
4004	3,857	21	0.5%	1	21	0	0	0	0	0	0
4005	3,365	12	0.4%	0	0	0	0	0	0	0	0
4006	1,665	12	0.7%	1	12	0	0	1	12	0	0
4007	4,212	13	0.3%	0	0	0	0	0	0	0	0
4008	3,169	14	0.4%	0	0	0	0	0	0	0	0
4009	2,414	8	0.3%	0	0	0	0	0	0	0	0
4010	5,496	20	0.4%	0	0	0	0	0	0	0	0
4011	3,922	37	0.9%	1	37	1	37	1	37	0	0
4012	2,474	21	0.8%	1	21	1	21	1	21	0	0
4013	2,472	11	0.4%	0	0	0	0	0	0	0	0
4014	4,182	12	0.3%	0	0	0	0	0	0	0	0
4015	1,908	8	0.4%	0	0	0	0	0	0	0	0
4016	1,845	8	0.4%	0	0	0	0	0	0	0	0
4017	1,930	3	0.2%	0	0	0	0	0	0	0	0
4017.99	8	0	0.0%	0	0	0	0	0	0	0	0
4018	1,857	5	0.3%	0	0	0	0	0	0	0	0
4019	775	1	0.1%	0	0	0	0	0	0	0	0
4019.99	783	7	0.9%	1	7	1	7	1	7	0	0
4020	34	1	2.9%	1	1	1	1	1	1	0	0
4021	1,744	7	0.4%	0	0	0	0	0	0	0	0
4022	1,576	6	0.4%	0	0	0	0	0	0	0	0
4023	351	1	0.3%	0	0	0	0	0	0	0	0
4024	2,064	11	0.5%	1	11	0	0	0	0	0	0
4025	2,251	8	0.4%	0	0	0	0	0	0	0	0
4026	1,333	5	0.4%	0	0	0	0	0	0	0	0
4027	1,547	9	0.6%	1	9	0	0	0	0	0	0
4028	1,184	16	1.4%	1	16	1	16	1	16	0	0
4029	1,035	3	0.3%	0	0	0	0	0	0	0	0
4030	2,043	8	0.4%	0	0	0	0	0	0	0	0
4031	1,300	9	0.7%	1	9	0	0	1	9	0	0
4032	13	0	0.0%	0	0	0	0	0	0	0	0
4033	2,046	3	0.1%	0	0	0	0	0	0	0	0
4034	3,732	31	0.8%	1	31	1	31	1	31	0	0
4035	6,171	22	0.4%	0	0	0	0	0	0	0	0
4036	4,746	22	0.5%	0	0	0	0	0	0	0	0
4037	4,094	15	0.4%	0	0	0	0	0	0	0	0
4038	3,513	16	0.5%	0	0	0	0	0	0	0	0
4039	3,720	14	0.4%	0	0	0	0	0	0	0	0
4040	2,844	11	0.4%	0	0	0	0	0	0	0	0
4041	5,553	32	0.6%	1	32	0	0	0	0	0	0
4042	2,862	2	0.1%	0	0	0	0	0	0	0	0
4043	3,237	3	0.1%	0	0	0	0	0	0	0	0
4044	4,420	14	0.3%	0	0	0	0	0	0	0	0
4045.01	1,547	2	0.1%	0	0	0	0	0	0	0	0
4045.02	5,285	22	0.4%	0	0	0	0	0	0	0	0
4046	4,112	11	0.3%	0	0	0	0	0	0	0	0
4047	1,897	3	0.2%	0	0	0	0	0	0	0	0
4048	2,704	10	0.4%	0	0	0	0	0	0	0	0
4049	4,152	21	0.5%	1	21	0	0	0	0	0	0
4050	3,189	15	0.5%	0	0	0	0	0	0	0	0
4051	4,347	24	0.6%	1	24	0	0	0	0	0	0
4052	4,896	5	0.1%	0	0	0	0	0	0	0	0
4053	5,471	23	0.4%	0	0	0	0	0	0	0	0
4054	7,829	46	0.6%	1	46	0	0	0	0	0	0
4055	4,068	18	0.4%	0	0	0	0	0	0	0	0
4056	3,580	17	0.5%	0	0	0	0	0	0	0	0
4057	3,430	29	0.8%	1	29	1	29	1	29	0	0
4058	4,367	24	0.5%	1	24	0	0	0	0	0	0

Table 5D: Concentrations of Native American Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number Native American	Percent Native American	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4059	7,302	58	0.8%	1	58	1	58	1	58	0	0
4060	3,114	22	0.7%	1	22	0	0	1	22	0	0
4061	3,407	63	1.8%	1	63	1	63	1	63	0	0
4062	9,192	60	0.7%	1	60	0	0	1	60	0	0
4063	3,565	22	0.6%	1	22	0	0	1	22	0	0
4064	2,266	27	1.2%	1	27	1	27	1	27	0	0
4065	5,615	32	0.6%	1	32	0	0	0	0	0	0
4066	6,788	50	0.7%	1	50	1	50	1	50	0	0
4067	5,014	40	0.8%	1	40	1	40	1	40	0	0
4068	3,566	31	0.9%	1	31	1	31	1	31	0	0
4069	3,480	14	0.4%	0	0	0	0	0	0	0	0
4070	6,040	39	0.6%	1	39	0	0	1	39	0	0
4071	7,522	76	1.0%	1	76	1	76	1	76	0	0
4072	6,350	61	1.0%	1	61	1	61	1	61	0	0
4073	1,980	9	0.5%	0	0	0	0	0	0	0	0
4074	3,571	18	0.5%	1	18	0	0	0	0	0	0
4075	3,812	14	0.4%	0	0	0	0	0	0	0	0
4076	6,201	36	0.6%	1	36	0	0	0	0	0	0
4077	4,731	5	0.1%	0	0	0	0	0	0	0	0
4078	2,556	16	0.6%	1	16	0	0	1	16	0	0
4079	2,806	14	0.5%	1	14	0	0	0	0	0	0
4080	2,123	7	0.3%	0	0	0	0	0	0	0	0
4081	5,908	26	0.4%	0	0	0	0	0	0	0	0
4082	4,153	16	0.4%	0	0	0	0	0	0	0	0
4083	4,517	31	0.7%	1	31	0	0	1	31	0	0
4084	3,399	10	0.3%	0	0	0	0	0	0	0	0
4085	4,573	10	0.2%	0	0	0	0	0	0	0	0
4086	4,653	22	0.5%	0	0	0	0	0	0	0	0
4087	6,602	20	0.3%	0	0	0	0	0	0	0	0
4088	4,752	7	0.1%	0	0	0	0	0	0	0	0
4089	2,809	2	0.1%	0	0	0	0	0	0	0	0
4090	3,116	10	0.3%	0	0	0	0	0	0	0	0
4091	1,938	10	0.5%	1	10	0	0	0	0	0	0
4092	2,734	16	0.6%	1	16	0	0	0	0	0	0
4093	4,605	10	0.2%	0	0	0	0	0	0	0	0
4094	3,662	6	0.2%	0	0	0	0	0	0	0	0
4095	2,691	19	0.7%	1	19	0	0	1	19	0	0
4096	4,432	9	0.2%	0	0	0	0	0	0	0	0
4097	4,499	13	0.3%	0	0	0	0	0	0	0	0
4098	3,082	9	0.3%	0	0	0	0	0	0	0	0
4099	4,201	13	0.3%	0	0	0	0	0	0	0	0
4100	2,849	5	0.2%	0	0	0	0	0	0	0	0
4101	2,673	13	0.5%	1	13	0	0	0	0	0	0
4102	3,001	17	0.6%	1	17	0	0	0	0	0	0
4103	3,054	8	0.3%	0	0	0	0	0	0	0	0
4104	2,944	8	0.3%	0	0	0	0	0	0	0	0
City	372,232	1,807	0.5%	40	1,122	15	548	24	778	0	0

Source: 1990 U.S. Census

Table 5E: Concentrations of White Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number White	Percent White	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4001	2,754	2,364	85.8%	1	2,364	1	2,364	1	2,364	1	2,364
4002	2,001	1,656	82.8%	1	1,656	1	1,656	1	1,656	1	1,656
4003	5,008	3,581	71.5%	1	3,581	1	3,581	1	3,581	1	3,581
4004	3,857	2,456	63.7%	1	2,456	1	2,456	1	2,456	1	2,456
4005	3,365	1,188	35.3%	1	1,188	0	0	0	0	0	0
4006	1,665	305	18.3%	0	0	0	0	0	0	0	0
4007	4,212	491	11.7%	0	0	0	0	0	0	0	0
4008	3,169	503	15.9%	0	0	0	0	0	0	0	0
4009	2,414	420	17.4%	0	0	0	0	0	0	0	0
4010	5,496	460	8.4%	0	0	0	0	0	0	0	0
4011	3,922	1,426	36.4%	1	1,426	0	0	1	1,426	0	0
4012	2,474	1,266	51.2%	1	1,266	1	1,266	1	1,266	1	1,266
4013	2,472	689	27.9%	0	0	0	0	0	0	0	0
4014	4,182	225	5.4%	0	0	0	0	0	0	0	0
4015	1,908	151	7.9%	0	0	0	0	0	0	0	0
4016	1,845	144	7.8%	0	0	0	0	0	0	0	0
4017	1,930	266	13.8%	0	0	0	0	0	0	0	0
4017.99	8	6	75.0%	1	6	1	6	1	6	1	6
4018	1,857	65	3.5%	0	0	0	0	0	0	0	0
4019	775	106	13.7%	0	0	0	0	0	0	0	0
4019.99	783	470	60.0%	1	470	1	470	1	470	1	470
4020	34	7	20.6%	0	0	0	0	0	0	0	0
4021	1,744	20	1.1%	0	0	0	0	0	0	0	0
4022	1,576	69	4.4%	0	0	0	0	0	0	0	0
4023	351	15	4.3%	0	0	0	0	0	0	0	0
4024	2,064	63	3.1%	0	0	0	0	0	0	0	0
4025	2,251	32	1.4%	0	0	0	0	0	0	0	0
4026	1,333	94	7.1%	0	0	0	0	0	0	0	0
4027	1,547	62	4.0%	0	0	0	0	0	0	0	0
4028	1,184	206	17.4%	0	0	0	0	0	0	0	0
4029	1,035	289	27.9%	0	0	0	0	0	0	0	0
4030	2,043	261	12.8%	0	0	0	0	0	0	0	0
4031	1,300	146	11.2%	0	0	0	0	0	0	0	0
4032	13	6	46.2%	1	6	1	6	1	6	0	0
4033	2,046	201	9.8%	0	0	0	0	0	0	0	0
4034	3,732	1,435	38.5%	1	1,435	0	0	1	1,435	0	0
4035	6,171	2,350	38.1%	1	2,350	0	0	1	2,350	0	0
4036	4,746	1,878	39.6%	1	1,878	0	0	1	1,878	0	0
4037	4,094	2,362	57.7%	1	2,362	1	2,362	1	2,362	1	2,362
4038	3,513	2,233	63.6%	1	2,233	1	2,233	1	2,233	1	2,233
4039	3,720	2,166	58.2%	1	2,166	1	2,166	1	2,166	1	2,166
4040	2,844	1,899	66.8%	1	1,899	1	1,899	1	1,899	1	1,899
4041	5,553	4,300	77.4%	1	4,300	1	4,300	1	4,300	1	4,300
4042	2,862	2,576	90.0%	1	2,576	1	2,576	1	2,576	1	2,576
4043	3,237	2,742	84.7%	1	2,742	1	2,742	1	2,742	1	2,742
4044	4,420	3,625	82.0%	1	3,625	1	3,625	1	3,625	1	3,625
4045.01	1,547	1,323	85.5%	1	1,323	1	1,323	1	1,323	1	1,323
4045.02	5,285	4,343	82.2%	1	4,343	1	4,343	1	4,343	1	4,343
4046	4,112	3,469	84.4%	1	3,469	1	3,469	1	3,469	1	3,469
4047	1,897	1,477	77.9%	1	1,477	1	1,477	1	1,477	1	1,477
4048	2,704	1,632	60.4%	1	1,632	1	1,632	1	1,632	1	1,632
4049	4,152	2,542	61.2%	1	2,542	1	2,542	1	2,542	1	2,542
4050	3,189	2,127	66.7%	1	2,127	1	2,127	1	2,127	1	2,127
4051	4,347	2,894	66.6%	1	2,894	1	2,894	1	2,894	1	2,894
4052	4,896	1,954	39.9%	1	1,954	0	0	1	1,954	0	0
4053	5,471	1,674	30.6%	1	1,674	0	0	0	0	0	0
4054	7,829	732	9.3%	0	0	0	0	0	0	0	0
4055	4,068	535	13.2%	0	0	0	0	0	0	0	0
4056	3,580	606	16.9%	0	0	0	0	0	0	0	0
4057	3,430	422	12.3%	0	0	0	0	0	0	0	0

Table 5E: Concentrations of White Non-Hispanic Persons by Census Tract, 1990

Census Tract	Total Population	Number White	Percent White	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4058	4,367	233	5.3%	0	0	0	0	0	0	0	0
4059	7,302	364	5.0%	0	0	0	0	0	0	0	0
4060	3,114	279	9.0%	0	0	0	0	0	0	0	0
4061	3,407	545	16.0%	0	0	0	0	0	0	0	0
4062	9,192	526	5.7%	0	0	0	0	0	0	0	0
4063	3,565	373	10.5%	0	0	0	0	0	0	0	0
4064	2,266	709	31.3%	1	709	0	0	0	0	0	0
4065	5,615	898	16.0%	0	0	0	0	0	0	0	0
4066	6,788	1,381	20.3%	0	0	0	0	0	0	0	0
4067	5,014	2,969	59.2%	1	2,969	1	2,969	1	2,969	1	2,969
4068	3,566	1,788	50.1%	1	1,788	1	1,788	1	1,788	1	1,788
4069	3,480	1,754	50.4%	1	1,754	1	1,754	1	1,754	1	1,754
4070	6,040	1,225	20.3%	0	0	0	0	0	0	0	0
4071	7,522	1,075	14.3%	0	0	0	0	0	0	0	0
4072	6,350	664	10.5%	0	0	0	0	0	0	0	0
4073	1,980	284	14.3%	0	0	0	0	0	0	0	0
4074	3,571	231	6.5%	0	0	0	0	0	0	0	0
4075	3,812	248	6.5%	0	0	0	0	0	0	0	0
4076	6,201	765	12.3%	0	0	0	0	0	0	0	0
4077	4,731	860	18.2%	0	0	0	0	0	0	0	0
4078	2,556	980	38.3%	1	980	0	0	1	980	0	0
4079	2,806	1,488	53.0%	1	1,488	1	1,488	1	1,488	1	1,488
4080	2,123	1,462	68.9%	1	1,462	1	1,462	1	1,462	1	1,462
4081	5,908	2,747	46.5%	1	2,747	1	2,747	1	2,747	0	0
4082	4,153	802	19.3%	0	0	0	0	0	0	0	0
4083	4,517	1,222	27.1%	0	0	0	0	0	0	0	0
4084	3,399	169	5.0%	0	0	0	0	0	0	0	0
4085	4,573	161	3.5%	0	0	0	0	0	0	0	0
4086	4,653	200	4.3%	0	0	0	0	0	0	0	0
4087	6,602	469	7.1%	0	0	0	0	0	0	0	0
4088	4,752	108	2.3%	0	0	0	0	0	0	0	0
4089	2,809	43	1.5%	0	0	0	0	0	0	0	0
4090	3,116	96	3.1%	0	0	0	0	0	0	0	0
4091	1,938	20	1.0%	0	0	0	0	0	0	0	0
4092	2,734	86	3.1%	0	0	0	0	0	0	0	0
4093	4,605	245	5.3%	0	0	0	0	0	0	0	0
4094	3,662	140	3.8%	0	0	0	0	0	0	0	0
4095	2,691	39	1.4%	0	0	0	0	0	0	0	0
4096	4,432	124	2.8%	0	0	0	0	0	0	0	0
4097	4,499	177	3.9%	0	0	0	0	0	0	0	0
4098	3,082	327	10.6%	0	0	0	0	0	0	0	0
4099	4,201	1,662	39.6%	1	1,662	0	0	1	1,662	0	0
4100	2,849	1,184	41.6%	1	1,184	0	0	1	1,184	0	0
4101	2,673	350	13.1%	0	0	0	0	0	0	0	0
4102	3,001	287	9.6%	0	0	0	0	0	0	0	0
4103	3,054	146	4.8%	0	0	0	0	0	0	0	0
4104	2,944	299	10.2%	0	0	0	0	0	0	0	0
City	372,232	105,209	28.3%	41	82,163	30	65,723	38	78,592	28	62,970

Source: 1990 U.S. Census

Table 5F: Concentrations of All Minority Persons Combined, by Census Tract, 1990

Census Tract	Total Population	Number Total Minority	Percent Total Minority	Tracts Above City Average %	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4001	2,754	390	14.2%	0	0	0	0	0	0	0	0
4002	2,001	345	17.2%	0	0	0	0	0	0	0	0
4003	5,008	1,427	28.5%	0	0	0	0	0	0	0	0
4004	3,857	1,401	36.3%	0	0	0	0	0	0	0	0
4005	3,365	2,177	64.7%	0	0	0	0	0	0	1	2,177
4006	1,665	1,360	81.7%	1	1,360	0	0	0	0	1	1,360
4007	4,212	3,721	88.3%	1	3,721	0	0	0	0	1	3,721
4008	3,169	2,666	84.1%	1	2,666	0	0	0	0	1	2,666
4009	2,414	1,994	82.6%	1	1,994	0	0	0	0	1	1,994
4010	5,496	5,036	91.6%	1	5,036	0	0	1	5,036	1	5,036
4011	3,922	2,496	63.6%	0	0	0	0	0	0	1	2,496
4012	2,474	1,208	48.8%	0	0	0	0	0	0	0	0
4013	2,472	1,783	72.1%	1	1,783	0	0	0	0	1	1,783
4014	4,182	3,957	94.6%	1	3,957	0	0	1	3,957	1	3,957
4015	1,908	1,757	92.1%	1	1,757	0	0	1	1,757	1	1,757
4016	1,845	1,701	92.2%	1	1,701	0	0	1	1,701	1	1,701
4017	1,930	1,664	86.2%	1	1,664	0	0	0	0	1	1,664
4017.99	8	2	25.0%	0	0	0	0	0	0	0	0
4018	1,857	1,792	96.5%	1	1,792	0	0	1	1,792	1	1,792
4019	775	669	86.3%	1	669	0	0	0	0	1	669
4019.99	783	313	40.0%	0	0	0	0	0	0	0	0
4020	34	27	79.4%	1	27	0	0	0	0	1	27
4021	1,744	1,724	98.9%	1	1,724	0	0	1	1,724	1	1,724
4022	1,576	1,507	95.6%	1	1,507	0	0	1	1,507	1	1,507
4023	351	336	95.7%	1	336	0	0	1	336	1	336
4024	2,064	2,001	96.9%	1	2,001	0	0	1	2,001	1	2,001
4025	2,251	2,219	98.6%	1	2,219	0	0	1	2,219	1	2,219
4026	1,333	1,239	92.9%	1	1,239	0	0	1	1,239	1	1,239
4027	1,547	1,485	96.0%	1	1,485	0	0	1	1,485	1	1,485
4028	1,184	978	82.6%	1	978	0	0	0	0	1	978
4029	1,035	746	72.1%	1	746	0	0	0	0	1	746
4030	2,043	1,782	87.2%	1	1,782	0	0	0	0	1	1,782
4031	1,300	1,154	88.8%	1	1,154	0	0	0	0	1	1,154
4032	13	7	53.8%	0	0	0	0	0	0	1	7
4033	2,046	1,845	90.2%	1	1,845	0	0	1	1,845	1	1,845
4034	3,732	2,297	61.5%	0	0	0	0	0	0	1	2,297
4035	6,171	3,821	61.9%	0	0	0	0	0	0	1	3,821
4036	4,746	2,868	60.4%	0	0	0	0	0	0	1	2,868
4037	4,094	1,732	42.3%	0	0	0	0	0	0	0	0
4038	3,513	1,280	36.4%	0	0	0	0	0	0	0	0
4039	3,720	1,554	41.8%	0	0	0	0	0	0	0	0
4040	2,844	945	33.2%	0	0	0	0	0	0	0	0
4041	5,553	1,253	22.6%	0	0	0	0	0	0	0	0
4042	2,862	286	10.0%	0	0	0	0	0	0	0	0
4043	3,237	495	15.3%	0	0	0	0	0	0	0	0
4044	4,420	795	18.0%	0	0	0	0	0	0	0	0
4045.01	1,547	224	14.5%	0	0	0	0	0	0	0	0
4045.02	5,285	942	17.8%	0	0	0	0	0	0	0	0
4046	4,112	643	15.6%	0	0	0	0	0	0	0	0
4047	1,897	420	22.1%	0	0	0	0	0	0	0	0
4048	2,704	1,072	39.6%	0	0	0	0	0	0	0	0
4049	4,152	1,610	38.8%	0	0	0	0	0	0	0	0
4050	3,189	1,062	33.3%	0	0	0	0	0	0	0	0
4051	4,347	1,453	33.4%	0	0	0	0	0	0	0	0
4052	4,896	2,942	60.1%	0	0	0	0	0	0	1	2,942
4053	5,471	3,797	69.4%	0	0	0	0	0	0	1	3,797
4054	7,829	7,097	90.7%	1	7,097	0	0	1	7,097	1	7,097
4055	4,068	3,533	86.8%	1	3,533	0	0	0	0	1	3,533
4056	3,580	2,974	83.1%	1	2,974	0	0	0	0	1	2,974
4057	3,430	3,008	87.7%	1	3,008	0	0	0	0	1	3,008
4058	4,367	4,134	94.7%	1	4,134	0	0	1	4,134	1	4,134

Table 5F: Concentrations of All Minority Persons Combined, by Census Tract, 1990

Census Tract	Total Population	Number	Percent	Tracts	Population in These	Tracts	Population in These	Tracts	Population in These	Tracts	Population in These
		Total Minority	Total Minority	Above City Average %	Tracts	>50% above average	Tracts	>25% above average	Tracts	Total Pop	Tracts
4059	7,302	6,938	95.0%	1	6,938	0	0	1	6,938	1	6,938
4060	3,114	2,835	91.0%	1	2,835	0	0	1	2,835	1	2,835
4061	3,407	2,862	84.0%	1	2,862	0	0	0	0	1	2,862
4062	9,192	8,666	94.3%	1	8,666	0	0	1	8,666	1	8,666
4063	3,565	3,192	89.5%	1	3,192	0	0	0	0	1	3,192
4064	2,266	1,557	68.7%	0	0	0	0	0	0	1	1,557
4065	5,615	4,717	84.0%	1	4,717	0	0	0	0	1	4,717
4066	6,788	5,407	79.7%	1	5,407	0	0	0	0	1	5,407
4067	5,014	2,045	40.8%	0	0	0	0	0	0	0	0
4068	3,566	1,778	49.9%	0	0	0	0	0	0	0	0
4069	3,480	1,726	49.6%	0	0	0	0	0	0	0	0
4070	6,040	4,815	79.7%	1	4,815	0	0	0	0	1	4,815
4071	7,522	6,447	85.7%	1	6,447	0	0	0	0	1	6,447
4072	6,350	5,686	89.5%	1	5,686	0	0	0	0	1	5,686
4073	1,980	1,696	85.7%	1	1,696	0	0	0	0	1	1,696
4074	3,571	3,340	93.5%	1	3,340	0	0	1	3,340	1	3,340
4075	3,812	3,564	93.5%	1	3,564	0	0	1	3,564	1	3,564
4076	6,201	5,436	87.7%	1	5,436	0	0	0	0	1	5,436
4077	4,731	3,871	81.8%	1	3,871	0	0	0	0	1	3,871
4078	2,556	1,576	61.7%	0	0	0	0	0	0	1	1,576
4079	2,806	1,318	47.0%	0	0	0	0	0	0	0	0
4080	2,123	661	31.1%	0	0	0	0	0	0	0	0
4081	5,908	3,161	53.5%	0	0	0	0	0	0	1	3,161
4082	4,153	3,351	80.7%	1	3,351	0	0	0	0	1	3,351
4083	4,517	3,295	72.9%	1	3,295	0	0	0	0	1	3,295
4084	3,399	3,230	95.0%	1	3,230	0	0	1	3,230	1	3,230
4085	4,573	4,412	96.5%	1	4,412	0	0	1	4,412	1	4,412
4086	4,653	4,453	95.7%	1	4,453	0	0	1	4,453	1	4,453
4087	6,602	6,133	92.9%	1	6,133	0	0	1	6,133	1	6,133
4088	4,752	4,644	97.7%	1	4,644	0	0	1	4,644	1	4,644
4089	2,809	2,766	98.5%	1	2,766	0	0	1	2,766	1	2,766
4090	3,116	3,020	96.9%	1	3,020	0	0	1	3,020	1	3,020
4091	1,938	1,918	99.0%	1	1,918	0	0	1	1,918	1	1,918
4092	2,734	2,648	96.9%	1	2,648	0	0	1	2,648	1	2,648
4093	4,605	4,360	94.7%	1	4,360	0	0	1	4,360	1	4,360
4094	3,662	3,522	96.2%	1	3,522	0	0	1	3,522	1	3,522
4095	2,691	2,652	98.6%	1	2,652	0	0	1	2,652	1	2,652
4096	4,432	4,308	97.2%	1	4,308	0	0	1	4,308	1	4,308
4097	4,499	4,322	96.1%	1	4,322	0	0	1	4,322	1	4,322
4098	3,082	2,755	89.4%	1	2,755	0	0	0	0	1	2,755
4099	4,201	2,539	60.4%	0	0	0	0	0	0	1	2,539
4100	2,849	1,665	58.4%	0	0	0	0	0	0	1	1,665
4101	2,673	2,323	86.9%	1	2,323	0	0	0	0	1	2,323
4102	3,001	2,714	90.4%	1	2,714	0	0	1	2,714	1	2,714
4103	3,054	2,908	95.2%	1	2,908	0	0	1	2,908	1	2,908
4104	2,944	2,645	89.8%	1	2,645	0	0	1	2,645	1	2,645
City	372,232	267,023	71.7%	66	207,740	0	0	37	123,828	79	238,643

Source: 1990 U.S. Census

Table 6: Detailed Group Quarters Population, 1990, City of Oakland

Institutionalized Persons:

Correctional Institutions	1,071
Nursing Homes	2,340
Mental (Psychiatric) Hospitals (a)	0
Juvenile Institutions	92
Other Institutions	93

Other Persons in Group Quarters:

College Dormitories	860
Military Quarters	1,128
Emergency Shelters for Homeless	431
Visible in Street Locations	303
Other Noninstitutional Group Quarters	1,553

Total 7,871

(a) Does not include psychiatric beds at Highland Hospital or other medical facilities.

Source: 1990 U.S. Census

Table 7: Estimated Household Income Distribution By Age of Householder, 1980 and 1990, City of Oakland

1979 Income	Age of Householder						
	Total	15-24	25-34	35-44	45-54	55-64	65+
Under \$15,000	53.1%	75.8%	50.9%	37.1%	41.0%	46.9%	71.9%
\$15,000 - \$24,999	22.8%	18.0%	25.8%	28.5%	23.7%	23.1%	15.3%
\$25,000 - \$34,999	12.4%	4.6%	13.3%	16.9%	16.5%	14.5%	6.7%
\$35,000 - \$49,999	7.5%	1.2%	7.3%	11.5%	11.7%	9.1%	3.4%
\$50,000 - \$74,999	3.1%	0.2%	2.3%	4.5%	5.1%	4.6%	1.7%
\$75,000 or More	1.1%	0.2%	0.5%	1.5%	2.1%	1.8%	0.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$13,776	\$8,588	\$14,750	\$19,280	\$18,849	\$16,348	\$9,211
Age Group % of Total		8.0%	25.2%	15.0%	12.0%	13.7%	18.5%
Oakland PMSA Median	\$20,276						
Statewide Median	\$18,253						
1990 Income	Age of Householder						
	Total	15-24	25-34	35-44	45-54	55-64	65+
Under \$15,000	31.7%	50.0%	30.2%	21.9%	23.6%	27.6%	46.5%
\$15,000 - \$24,999	17.7%	23.0%	19.3%	15.4%	13.5%	16.0%	20.0%
\$25,000 - \$34,999	13.6%	13.3%	15.4%	15.0%	11.9%	12.6%	11.0%
\$35,000 - \$49,999	15.9%	9.1%	16.5%	20.2%	19.0%	16.8%	10.0%
\$50,000 - \$74,999	13.0%	3.8%	12.6%	16.6%	18.3%	15.7%	7.3%
\$75,000 or More	8.1%	0.9%	6.0%	10.9%	13.7%	11.3%	5.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$25,421	\$15,005	\$25,290	\$33,363	\$35,748	\$30,023	\$16,727
Age Group % of Total		7.1%	27.3%	22.5%	13.1%	11.0%	19.0%
Oakland PMSA Median	\$37,811						
Statewide Median	\$33,901						

Sources: 1979 Income - 1980 U.S. Census. 1990 Income - Estimate prepared by National Planning Data Corporation.

Table 8: Income by Minority Group, 1980, City of Oakland

Tenure Type	White		Black		Asian/Pacific Islander		Hispanic	
	Number	Median	Number	Median	Number	Median	Number	Median
Renter Occupied	32,894	\$10,946	38,913	\$8,554	4,790	\$10,737	6,534	\$10,816
Owner Occupied	31,613	\$23,169	22,845	\$18,623	4,400	\$25,652	3,711	\$19,953
Number Below Poverty Level	6,968		14,389		1,450		1,563	

Note: White, Black, and Asian/Pacific Islander groups not exclusively non-Hispanic for this table. Incomes are 1979 incomes of 1980 households.

Source: 1980 U.S. Census

Table 9: Concentrations of Low Income Persons by Census Tract, 1980, City of Oakland

	Population		> 25% Above City Average		> 50% Above City Average		> 50% of Tract Population	
	Number	% of Total Population	Number of Tracts	Persons in Tracts	Number of Tracts	Persons in Tracts	Number of Tracts	Persons in Tracts
Low Income Persons	200,059	59.0%	33	65,389	4	4,328	82	173,724
Total Population	339,337							
Total Census Tracts	107							

Source: 1980 U.S. Census, special HUD Compilation

Table 9A: Low Income Population by Census Tract, 1980

Census Tract	Total Population	Low Income Persons	Percent Low Income	Average %	Tracts Above City	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4001	2,363	479	20.27%	0	0	0	0	0	0	0	0	0
4002	1,986	957	48.19%	0	0	0	0	0	0	0	0	0
4003	4,858	3,046	62.70%	1	3,046	0	0	0	0	0	1	3,046
4004	3,825	2,471	64.60%	1	2,471	0	0	0	0	0	1	2,471
4005	3,175	2,297	72.35%	1	2,297	0	0	0	0	0	1	2,297
4006	1,755	1,347	76.75%	1	1,347	0	0	0	1	1,347	1	1,347
4007	4,057	3,001	73.97%	1	3,001	0	0	0	0	0	1	3,001
4008	3,091	2,359	76.32%	1	2,359	0	0	0	1	2,359	1	2,359
4009	2,276	1,672	73.40%	1	1,672	0	0	0	0	0	1	1,672
4010	5,228	4,135	79.09%	1	4,135	0	0	0	1	4,135	1	4,135
4011	3,687	2,872	77.90%	1	2,872	0	0	0	1	2,872	1	2,872
4012	2,493	1,709	68.55%	1	1,709	0	0	0	0	0	1	1,709
4013	2,165	1,777	82.08%	1	1,777	0	0	0	1	1,777	1	1,777
4014	3,873	2,992	77.25%	1	2,992	0	0	0	1	2,992	1	2,992
4015	1,579	1,315	83.28%	1	1,315	0	0	0	1	1,315	1	1,315
4016	1,515	1,332	87.92%	1	1,332	0	0	0	1	1,332	1	1,332
4017	1,836	1,545	84.15%	1	1,545	0	0	0	1	1,545	1	1,545
4017.99	36	29	80.56%	1	29	0	0	0	1	29	1	29
4018	1,618	1,418	87.64%	1	1,418	0	0	0	1	1,418	1	1,418
4019	604	552	91.39%	1	552	1	552	1	1	552	1	552
4019.99	132	15	11.36%	0	0	0	0	0	0	0	0	0
4020	49	42	85.71%	1	42	0	0	0	1	42	1	42
4021	1,661	1,565	93.82%	1	1,565	1	1,565	1	1	1,565	1	1,565
4022	1,532	1,239	80.87%	1	1,239	0	0	0	1	1,239	1	1,239
4023	353	195	55.24%	0	0	0	0	0	0	0	1	195
4024	1,967	1,588	80.94%	1	1,588	0	0	0	1	1,588	1	1,588
4025	2,222	1,822	82.00%	1	1,822	0	0	0	1	1,822	1	1,822
4026	754	681	90.32%	1	681	1	681	1	1	681	1	681
4027	1,003	846	84.35%	1	846	0	0	0	1	846	1	846
4028	1,622	1,530	94.33%	1	1,530	1	1,530	1	1	1,530	1	1,530
4029	1,110	912	82.16%	1	912	0	0	0	1	912	1	912
4030	1,449	842	58.11%	0	0	0	0	0	0	0	1	842
4031	600	473	78.83%	1	473	0	0	0	1	473	1	473
4032	46	30	65.22%	1	30	0	0	0	0	0	1	30
4032.99	0	0							0	0		
4033	1,975	1,359	68.81%	1	1,359	0	0	0	0	0	1	1,359
4034	3,255	2,243	68.91%	1	2,243	0	0	0	0	0	1	2,243
4035	5,490	3,788	69.00%	1	3,788	0	0	0	0	0	1	3,788
4036	3,994	2,022	50.63%	0	0	0	0	0	0	0	1	2,022
4037	3,965	2,261	57.02%	0	0	0	0	0	0	0	1	2,261
4038	3,425	1,736	50.69%	0	0	0	0	0	0	0	1	1,736
4039	3,400	1,732	50.94%	0	0	0	0	0	0	0	1	1,732
4040	2,597	1,508	58.07%	0	0	0	0	0	0	0	1	1,508
4041	5,108	3,032	59.36%	0	0	0	0	0	0	0	1	3,032
4042	2,935	697	23.75%	0	0	0	0	0	0	0	0	0
4043	3,336	1,070	32.07%	0	0	0	0	0	0	0	0	0
4044	4,123	1,303	31.60%	0	0	0	0	0	0	0	0	0
4045	6,703	1,464	21.84%	0	0	0	0	0	0	0	0	0
4046	4,039	700	17.33%	0	0	0	0	0	0	0	0	0
4047	1,939	457	23.57%	0	0	0	0	0	0	0	0	0
4048	2,588	1,175	45.40%	0	0	0	0	0	0	0	0	0
4049	3,929	1,788	45.51%	0	0	0	0	0	0	0	0	0
4050	3,184	1,257	39.48%	0	0	0	0	0	0	0	0	0
4051	4,443	1,335	30.05%	0	0	0	0	0	0	0	0	0
4052	4,649	2,331	50.14%	0	0	0	0	0	0	0	1	2,331
4053	4,859	3,061	63.00%	1	3,061	0	0	0	0	0	1	3,061
4054	5,962	4,752	79.70%	1	4,752	0	0	0	1	4,752	1	4,752
4055	3,386	2,357	69.61%	1	2,357	0	0	0	0	0	1	2,357
4056	3,213	2,093	65.14%	1	2,093	0	0	0	0	0	1	2,093
4057	2,979	1,933	64.89%	1	1,933	0	0	0	0	0	1	1,933

Table 9A: Low Income Population by Census Tract, 1980

Census Tract	Total Population	Low Income Persons	Percent Low Income	Average %	Tracts in These Tracts	Population in These Tracts	Tracts >50% above average	Population in These Tracts	Tracts >25% above average	Population in These Tracts	Tracts >50% of Total Pop	Population in These Tracts
4058	3,522	2,393	67.94%	1	2,393	0	0	0	0	0	1	2,393
4059	5,436	4,070	74.89%	1	4,070	0	0	0	1	4,070	1	4,070
4060	2,112	1,751	82.91%	1	1,751	0	0	0	1	1,751	1	1,751
4061	2,951	2,087	70.72%	1	2,087	0	0	0	0	0	1	2,087
4062	6,520	4,876	74.79%	1	4,876	0	0	0	1	4,876	1	4,876
4063	2,990	1,841	61.57%	1	1,841	0	0	0	0	0	1	1,841
4064	1,749	944	53.97%	0	0	0	0	0	0	0	1	944
4065	4,865	3,109	63.91%	1	3,109	0	0	0	0	0	1	3,109
4066	5,902	3,529	59.79%	1	3,529	0	0	0	0	0	1	3,529
4067	4,808	1,849	38.46%	0	0	0	0	0	0	0	0	0
4068	3,295	1,504	45.60%	0	0	0	0	0	0	0	0	0
4069	3,210	1,305	40.65%	0	0	0	0	0	0	0	0	0
4070	4,734	2,989	63.14%	1	2,989	0	0	0	0	0	1	2,989
4071	6,262	3,649	58.27%	0	0	0	0	0	0	0	1	3,649
4072	4,558	3,444	75.56%	1	3,444	0	0	0	1	3,444	1	3,444
4073	1,336	1,014	75.90%	1	1,014	0	0	0	1	1,014	1	1,014
4074	2,938	2,092	71.20%	1	2,092	0	0	0	0	0	1	2,092
4075	3,038	2,202	72.48%	1	2,202	0	0	0	0	0	1	2,202
4076	5,373	3,022	56.24%	0	0	0	0	0	0	0	1	3,022
4077	4,694	2,021	43.05%	0	0	0	0	0	0	0	0	0
4078	2,503	1,351	53.98%	0	0	0	0	0	0	0	1	1,351
4079	2,597	1,043	40.16%	0	0	0	0	0	0	0	0	0
4080	2,072	693	33.45%	0	0	0	0	0	0	0	0	0
4081	4,506	896	19.88%	0	0	0	0	0	0	0	0	0
4082	3,972	1,993	50.18%	0	0	0	0	0	0	0	1	1,993
4083	4,293	2,308	53.76%	0	0	0	0	0	0	0	1	2,308
4084	3,257	2,149	65.98%	1	2,149	0	0	0	0	0	1	2,149
4085	4,333	3,020	69.70%	1	3,020	0	0	0	0	0	1	3,020
4086	4,348	2,802	64.44%	1	2,802	0	0	0	0	0	1	2,802
4087	6,022	3,511	58.30%	0	0	0	0	0	0	0	1	3,511
4088	4,417	3,670	83.09%	1	3,670	0	0	0	1	3,670	1	3,670
4089	2,348	1,843	78.49%	1	1,843	0	0	0	1	1,843	1	1,843
4090	3,325	2,131	64.09%	1	2,131	0	0	0	0	0	1	2,131
4091	2,324	1,657	71.30%	1	1,657	0	0	0	0	0	1	1,657
4092	2,515	1,695	67.40%	1	1,695	0	0	0	0	0	1	1,695
4093	3,913	2,584	66.04%	1	2,584	0	0	0	0	0	1	2,584
4094	3,142	2,428	77.28%	1	2,428	0	0	0	1	2,428	1	2,428
4095	2,566	2,012	78.41%	1	2,012	0	0	0	1	2,012	1	2,012
4096	4,203	3,158	75.14%	1	3,158	0	0	0	1	3,158	1	3,158
4097	4,414	3,138	71.09%	1	3,138	0	0	0	0	0	1	3,138
4098	3,164	1,456	46.02%	0	0	0	0	0	0	0	0	0
4099	4,416	1,123	25.43%	0	0	0	0	0	0	0	0	0
4100	2,998	705	23.52%	0	0	0	0	0	0	0	0	0
4101	2,193	1,043	47.56%	0	0	0	0	0	0	0	0	0
4102	2,708	1,647	60.82%	1	1,647	0	0	0	0	0	1	1,647
4103	3,063	2,176	71.04%	1	2,176	0	0	0	0	0	1	2,176
4104	2,763	1,597	57.80%	0	0	0	0	0	0	0	1	1,597
City	334,664	200,059	59.78%	65	139,690	4	4,328	33	65,389	82	173,724	

Source: HUD Information Bulletin, Memorandum for CDBG Coordinators, received by City of Oakland 6/12/86

Table 10: Employment of Oakland Residents, 1980

Employment by Occupation		Oakland		California	
		Number	Percent	Number	Percent
Executive/Administration		15,703	11.0%	1,276,837	12.0%
Professional		21,325	14.9%	1,394,924	13.1%
Technical		5,139	3.6%	355,071	3.3%
Sales		12,120	8.5%	1,150,645	10.8%
Administrative Support		31,725	22.2%	1,963,561	18.5%
Services		21,539	15.1%	1,340,307	12.6%
Production/Craft		12,980	9.1%	1,313,308	12.3%
Operator/Laborer		20,694	14.5%	1,544,237	14.5%
Farm		1,470	1.0%	301,515	2.8%
Total Employed Residents		142,695	100.0%	10,640,405	100.0%
Employment by Industry		Oakland		California	
		Number	Percent	Number	Percent
Construction		6,227	4.4%	601,822	5.7%
Manufacturing		20,373	14.3%	2,159,838	20.3%
Transportation/Utilities		14,668	10.3%	757,862	7.1%
Wholesale		5,085	3.6%	463,561	4.4%
Retail		20,168	14.1%	1,756,070	16.5%
Finance/Insurance		12,045	8.4%	759,626	7.1%
Services		52,266	36.6%	3,226,646	30.3%
Public Administration		10,234	7.2%	543,692	5.1%
Agriculture/Mining		1,629	1.1%	371,288	3.5%
Total Employed Residents		142,695	100.0%	10,640,405	100.0%
Total Unemployed		14,820		745,670	
Unemployment Rate		9.4%		6.5%	

Source: 1980 U.S. Census

Table 11: Oakland Private Payroll Employment by Major Industry Group, 1981 and 1986

	1981	1986	Change, 1981-86	Percent Change, 1981-86
Agriculture, Forestry, & Fishing	213	311	98	46.0%
Mining	104	162	58	55.8%
Construction	7,433	8,111	678	9.1%
Manufacturing	28,554	25,372	-3,182	-11.1%
Transportation, Communications, and Utilities	18,800	13,919	-4,881	-26.0%
Wholesale Trade	14,951	14,731	-220	-1.5%
Retail Trade	26,827	24,621	-2,206	-8.2%
Finance, Insurance, & Real Estate	13,585	14,508	923	6.8%
Services	<u>48,502</u>	<u>54,432</u>	<u>5,930</u>	<u>12.2%</u>
Total	158,969	156,167	-2,802	-1.8%

Source: Table 2.1, "The Downsized Economy: Employment and Establishment Trends in Oakland, 1981-1986." University of California-Oakland Metropolitan Forum, 1989. Based on data from County Business Patterns.

Table 12: Household Income by Tenure and Age of Householder, 1980, City of Oakland

Renter-Occupied Housing Units

Age of Householder	Income in 1979										Total	Poverty Level	Median
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more				
15 to 24	3,641	2,908	1,254	815	1,199	708	447	122	16	11,110	4,266		
25 to 34	5,548	6,111	3,171	2,161	4,227	2,607	2,423	878	223	27,349	6,396		
35 to 44	2,303	2,231	1,394	849	2,049	1,341	1,268	407	161	12,003	2,652		
45 to 64	5,110	3,766	1,563	1,145	1,856	1,418	1,369	657	256	17,140	3,908		
65 and over	5,876	3,949	1,089	519	767	457	384	117	92	13,250	2,337		
Total	22,478	18,965	8,471	5,489	10,098	6,531	5,891	2,181	748	80,852	19,559	\$9,730	
Median Age	43.7	36.8	34.2	33.8	34.0	34.8	35.5	37.0	43.4	36.4	33.5		

Owner-Occupied Housing Units

Age of Householder	Income in 1979										Total	Poverty Level	Median
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more				
15 to 24	141	61	43	60	115	122	121	44	23	730	146		
25 to 34	615	459	497	551	1,488	1,433	2,636	1,785	844	10,308	735		
35 to 44	393	535	421	447	1,478	1,724	2,606	2,138	1,198	10,940	589		
45 to 64	1,731	2,078	1,312	1,210	2,915	3,162	4,701	3,437	2,330	22,876	1,714		
65 and over	2,992	4,042	1,625	1,127	1,860	1,304	1,504	867	630	15,951	1,349		
Total	5,872	7,175	3,898	3,395	7,856	7,745	11,568	8,271	5,025	60,805	4,533	\$21,320	
Median Age	65.4	66.9	61.0	57.2	51.8	49.0	47.0	45.9	49.8	53.3	55.6		

Source: 1980 U.S. Census

Table 13: Detailed Housing Characteristics, 1990, for Oakland and California

Oakland

Unit Type by Units Structure	Occupancy Status					Distribution by Tenure Type				
	Owner	Renter	Total Occupied	Vacant	Total Units	Owner	Renter	Total Occupied	Vacant	Total Units
1, Detached	51,727	14,331	66,058	2,921	68,979	86.0%	17.0%	45.7%	28.6%	44.6%
1, Attached	2,110	3,253	5,363	522	5,885	3.5%	3.9%	3.7%	5.1%	3.8%
2	2,134	8,233	10,367	1,015	11,382	3.5%	9.8%	7.2%	9.9%	7.4%
3 or 4	1,176	14,852	16,028	1,458	17,486	2.0%	17.6%	11.1%	14.3%	11.3%
5 to 9	343	10,578	10,921	1,074	11,995	0.6%	12.5%	7.6%	10.5%	7.8%
10 to 19	433	11,636	12,069	1,159	13,228	0.7%	13.8%	8.4%	11.3%	8.5%
20 to 49	969	12,451	13,420	1,096	14,516	1.6%	14.8%	9.3%	10.7%	9.4%
50 or more	672	7,731	8,403	777	9,180	1.1%	9.2%	5.8%	7.6%	5.9%
Mobile Home	99	93	192	8	200	0.2%	0.1%	0.1%	0.1%	0.1%
Other	490	1,210	1,700	186	1,886	0.8%	1.4%	1.2%	1.8%	1.2%
Total	60,153	84,368	144,521	10,216	154,737	100.0%	100.0%	100.0%	100.0%	100.0%
As % of Occupied	41.62%	58.38%	100.00%							

CALIFORNIA

Unit Type by Units Structure	Occupancy Status					Distribution by Tenure Type				
	Owner	Renter	Total Occupied	Vacant	Total Units	Owner	Renter	Total Occupied	Vacant	Total Units
1, Detached	4,600,917	1,160,817	5,761,734	357,531	6,119,265	79.7%	25.2%	55.5%	44.6%	54.7%
1, Attached	421,677	327,423	749,100	62,584	811,684	7.3%	7.1%	7.2%	7.8%	7.3%
2	49,169	250,867	300,036	22,560	322,596	0.9%	5.4%	2.9%	2.8%	2.9%
3 or 4	63,036	534,873	597,909	45,850	643,759	1.1%	11.6%	5.8%	5.7%	5.8%
5 to 9	58,107	589,398	647,505	58,199	705,704	1.0%	12.8%	6.2%	7.3%	6.3%
10 to 19	47,139	589,202	636,341	61,981	698,322	0.8%	12.8%	6.1%	7.7%	6.2%
20 to 49	43,058	544,081	587,139	56,151	643,290	0.7%	11.8%	5.7%	7.0%	5.8%
50 or more	34,472	463,163	497,635	60,687	558,322	0.6%	10.1%	4.8%	7.6%	5.0%
Mobile Home	409,066	84,838	493,904	61,403	555,307	7.1%	1.8%	4.8%	7.7%	5.0%
Other	47,302	62,601	109,903	14,730	124,633	0.8%	1.4%	1.1%	1.8%	1.1%
Total	5,773,943	4,607,263	10,381,206	801,676	11,182,882	100.0%	100.0%	100.0%	100.0%	100.0%
As % of Occupied	55.62%	44.38%	100.00%							

Source: 1990 U.S. Census

Table 14: Changes in Unit Mix for Oakland, 1980 to 1990

1980

Unit Type by Units in Structure	Occupancy Status				Unit Mix by Tenure		
	Owner	Renter	Total Occupied	Total Units	Owner	Renter	Total Occupied
1, Detached	53,424	13,528	66,952	69,550	87.9%	16.7%	47.3%
1, Attached	1,458	2,860	4,318	4,636	2.4%	3.5%	3.0%
2	2,041	8,071	10,112	10,888	3.4%	10.0%	7.1%
3 or 4	1,403	14,126	15,529	16,544	2.3%	17.5%	11.0%
5 or more	2,411	42,161	44,572	48,423	4.0%	52.1%	31.5%
Mobile Home & Other	68	106	174	188	0.1%	0.1%	0.1%
Total	60,805	80,852	141,657	150,229	100.0%	100.0%	100.0%
As % of Occupied	42.92%	57.08%	100.00%				

1990

Unit Type by Units in Structure	Occupancy Status				Unit Mix by Tenure		
	Owner	Renter	Total Occupied	Total Units	Owner	Renter	Total Occupied
1, Detached	51,727	14,331	66,058	68,979	86.0%	17.0%	45.7%
1, Attached	2,110	3,253	5,363	5,885	3.5%	3.9%	3.7%
2	2,134	8,233	10,367	11,382	3.5%	9.8%	7.2%
3 or 4	1,176	14,852	16,028	17,486	2.0%	17.6%	11.1%
5 or more	2,417	42,396	44,813	48,919	4.0%	50.3%	31.0%
Mobile Home & Other	589	1,303	1,892	2,086	1.0%	1.5%	1.3%
Total	60,153	84,368	144,521	154,737	100.0%	100.0%	100.0%
As % of Occupied	41.62%	58.38%	100.00%				

Net Changes in Occupancy, 1980 to 1990

Unit Type by Units in Structure	Occupancy Status				Percent Change 1980-1990		
	Owner	Renter	Total Occupied	Total Units	Owner	Renter	Total Occupied
1, Detached	-1,697	803	-894	-571	-3.2%	5.9%	-1.3%
1, Attached	652	393	1,045	1,249	44.7%	13.7%	24.2%
2	93	162	255	494	4.6%	2.0%	2.5%
3 or 4	-227	726	499	942	-16.2%	5.1%	3.2%
5 or more	6	235	241	496	0.2%	0.6%	0.5%
Mobile Home & Other	521	1,197	1,718	1,898	766.2%	1129.2%	987.4%
Total	-652	3,516	2,864	4,508	-1.1%	4.3%	2.0%

Table 15: 1980 and 1990 Vacancy Rates by Occupancy Status for Oakland

1980

	Owner	Renter
Occupied Units	60,805	80,852
Units for Sale Only/ for Rent	1,019	4,545
Vacancy Rate	1.6%	5.3%

1990

	Owner	Renter
Occupied Units	60,153	84,368
Units for Sale Only/ for Rent	968	5,558
Vacancy Rate	1.6%	6.2%

Notes: These vacancy rates do not include units with other vacancy status, including the following: renter or sold but not occupied; held for seasonal, recreational, or occasional use; and held for migrant workers. The total counts for these other categories are as follows:

1980	3,053
1990	3,690

Source: 1980 & 1990 U.S. Census

Table 16: Housing Values and Contract Rent of Specified Units, 1980 and 1990, City of Oakland

Contract Rent	1980		1990	
	Number	Percent	Number	Percent
Less than \$100	8,130	10.2%	1,019	1.2%
\$100 to \$149	10,865	13.6%	3,076	3.7%
\$150 to \$199	20,041	25.1%	3,727	4.5%
\$200 to \$249	17,351	21.7%	2,645	3.2%
\$250 to \$299	11,852	14.8%	3,187	3.8%
\$300 to \$399	7,230	9.0%	11,851	14.2%
\$400 to \$499	1,950	2.4%	18,327	21.9%
\$500 or more	1,349	1.7%	38,568	46.1%
No cash rent	1,193	1.5%	1,268	1.5%
Total Specified Units	79,961	100.0%	83,668	100.0%
Median Contract Rent	\$201		\$486	
Housing Value	1980		1990	
	Number	Percent	Number	Percent
Less than \$20,000	2,784	5.4%	530	1.1%
\$20,000 to \$49,999	14,556	28.2%	1156	2.3%
\$50,000 to \$99,999	20,201	39.1%	9577	19.0%
\$100,000 to \$149,999	8,342	16.2%	9159	18.2%
\$150,000 to \$199,999	3,767	7.3%	7933	15.8%
\$200,000 or more	1,968	3.8%	21933	43.6%
Total Specified Units	51,618	100.0%	50,288	100.0%
Median Housing Value	\$67,600		\$177,400	
Percent Increase in Median Contract Rent, 1980-1990				141.8%
Percent Increase in Median Housing Value, 1980-1990				162.4%
Percent Increase in Consumer Price Index, 1980-1990 (a)				58.6%
Percent Increase in Household Income, 1979-1990 (Estimated)				84.5%

Note: Census does not include all units in these counts.

(a) Consumer Price Index for All Items, All Urban Consumers, SF-Oakland-San Jose

Source: 1980 and 1990 Census

Table 17: Housing Cost Burdens for Oakland, 1980

Gross Rent as Percentage of Household Income in 1979

	Number	Percent
Less than 15 percent	13,585	17.0%
15 to 19 percent	10,781	13.5%
20 to 24 percent	10,309	12.9%
25 to 29 percent	8,359	10.5%
30 to 34 percent	6,027	7.5%
35 to 49 percent	10,684	13.4%
50 percent or more	16,710	20.9%
Not computed	3,506	4.4%
Total Specified Renter-Occupied Units	79,961	100.0%

Owner-Occupied Housing Units**Selected Monthly Owner Costs as a Percentage of Household Income in 1979**

	Number	Percent
Less than 15 percent	24,672	48.0%
15 to 19 percent	7,387	14.4%
20 to 24 percent	5,248	10.2%
25 to 29 percent	3,371	6.6%
30 to 34 percent	2,569	5.0%
35 percent or more	7,416	14.4%
Not computed	734	1.4%
Total Specified Owner-Occupied Units	51,397	100.0%

Note: These counts do not include all units.

Source: 1980 U.S. Census

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Table 18A: Project Based Tenant Assistance

Project	Total Assisted Units	CHAS Table 2C Line	CHAS Table 2C Category	Subsidized Units by Bedroom Size				
				SRO	0	1	2	3+
Acorn I and II	480	5	Other HUD		26	92	87	275
Allen Temple Arms I and II	196	5	Other HUD		14	42	38	102
Amber House	75	3	Section 202		19	56		
	51	3	Section 202		13	38		
Apollo Housing (Mohr)	231	5	Other HUD		33	66	132	
Baywood	77	4	Section 8 (Project)		5	72		
Beth Eden	54	4	Section 8 (Project)			54		
California Hotel	149	6a	Other State/Local (Project)	133	16			
Casa de las Flores	19	4	Section 8 (Project)		12	7		
E.E. Cleveland Manor	53	3	Section 202		13	40		
Eldridge Gonoway Commons	40	4	Section 8 (Project)			10	14	16
Foothill Plaza	11	6a	Other State/Local (Project)			6	5	
Frank G. Mar	119	6a	Other State/Local (Project)			51	35	33
Garden Manor Square	72	5	Other HUD			12	60	
Homes Now in the Community	10	3	Section 202			8	2	
Hotel Oakland	314	4	Section 8 (Project)		77	237		
Humphrey/Lane Homes	12	3	Section 202					
J.L. Richard Plaza	80	3	Section 202		20	60		
Jubilee West	8	6a	Other State/Local (Project)		4		4	
Keller Plaza	200	5	Other HUD			40	120	40
Lake Merritt Apartments	54	4	Section 8 (Project)			54		
Lakeside Apartments	54	4	Section 8 (Project)			54		
Lottie Johnson Apts.	27	4	Section 8 (Project)		8	12	7	
Madrone Hotel	31	6a	Other State/Local (Project)	31				
Marin Way Court	20	6a	Other State/Local (Project)				20	
Mohr Housing	126	5	Other HUD					126
Noble Towers	195	4	Section 8 (Project)			195		
Northgate Terrace	200	3	Section 202		180	20		
Nueva Vista	30	4	Section 8 (Project)			8	14	8
Oak Center I	79	5	Other HUD			33	23	23
Oak Center Homes	89	4	Section 8 (Project)			11	38	40

Table 18A: Project Based Tenant Assistance

Project	Total Assisted Units	CHAS Table 2C Line	CHAS Table 2C Category	Subsidized Units by Bedroom Size				
				SRO	0	1	2	3+
Oak Center Towers	196	5	Other HUD		174	22		
Oakland Housing Authority	3,318	2	Public Housing		32	657	739	1,890
Oak Village	117	5	Other HUD			33	39	45
Oaks Hotel	84	6a	Other State/Local (Project)	84				
Old Oakland Hotel	22	6a	Other State/Local (Project)	22				
Park Villa	54	4	Section 8 (Project)		15	15	20	4
Park Village	84	4	Section 8 (Project)			84		
Posada de Colores	99	3	Section 202			99		
Providence House	40	3	Section 202			34	6	
Rose of Sharon	139	5	Other HUD		83	56		
St. Marks Hotel	99	4	Section 8 (Project)			99		
St. Marys Gardens	100	4	Section 8 (Project)			100		
San Antonio Terrace	23	6a	Other State/Local (Project)				10	13
Satellite Senior Homes								
- Beth Asher	50	3	Section 202		34	16		
- Doh On Yuen	48	3	Section 202		36	12		
- Glen Brook Tennace	66	3	Section 202		57	9		
- Linda Glen	42	3	Section 202		33	9		
- Otterbein Manor	39	3	Section 202		31	8		
- Park Blvd. Manor	41	3	Section 202		33	8		
- St. Andrew's Manor	60	3	Section 202		51	9		
- St. Patrick's Terrace	66	3	Section 202		57	9		
- Satellite Central	151	3	Section 202		117	34		
- Valdez Plaza	150	3	Section 202			150		
Sister Thea Bowman Manor	55	3	Section 202		14	41		
Slim Jenkins Court	13	6a	Other State/Local (Project)				13	
Skyline Hills Apts.	60	6a	Other State/Local (Project)			18	42	
Smith Apartments	5	5	Other HUD				5	
Sojourner Truth Manor	88	5	Other HUD		74	14		
South Lake Tower	129	4	Section 8 (Project)			129		
St. Marks Hotel	100	4	Section 8 (Project)					
S&S Apartments	5	4	Section 8 (Project)				4	1
Taylor Methodist	12	5	Other HUD				8	4
Westlake Christian Terrace I	198	3	Section 202		157	41		
Westlake Christian Terrace II	200	3	Section 202			200		
Moderate Rehabilitation	691	4	Section 8 (Project)	28	100	158	233	172
Totals	9,802			298	1,538	3,342	1,718	2,794

Table 18B: Tenant Based Tenant Assistance

Project	Total Assisted Units	CHAS Table 2C Line	CHAS Table 2C Category	Subsidized Units by Bedroom Size				
				SRO	0	1	2	3+
Aftercare	98	9	Other State/Local		33	29	23	13
State 6,12 Program								
6 Program	6	9	Other State/Local	na	na	na	na	na
12 Program	12	9	Other State/Local	na	na	na	na	na
Section 8								
Certificates*	4,743	8	Section 8		1,277	236	1,758	1,349
Vouchers	1,799	8	Section 8		413	36	635	715
Totals	6,658			0	1,723	301	2,416	2,077

*includes 123 certificates from the Robert Wood Johnson Homeless Families Program

Table 19: Oakland Housing Rehabilitation Services FY 1975 - 1991

Program	Total Number Of Units
Home Maintenance Improvement Program	3,986
Rental Rehab	1,290
312 Loan	681
Vacant Housing & Urban Homesteading	254
Minor Home Repair Program	584
Tenant Access Program	59
Self-Help Paint	8,975
Weatherization Program	NA
Total	15,829

NOTES: Does not include Earthquake assistance programs (CALDAP-O, CALDAP-R, Disaster Rehab Loan Program, Emergency Housing Program).

Does not include Redevelopment Agency SRO Rehab loans and Residential Hotel Rehab. These units are project-specific, and are counted in HUD Table 2A (Assisted Housing Inventory).

Does not include other housing programs not involving units such as Housing Counseling, General Hsg Conservation, etc. Also does not include units produced through subrecipients such as CASH, Low Income Tax Credit, etc.

Sources: "Oakland Housing Programs" (aka Green Sheet), OCD, May, 1991; "OCD Housing Programs Activity Report, FY 1975-1991," 7/18/91; "Fifteen Year CBDG Annual Grantee Performance Report," 7/1/89-6/30/90; Bay Area Economics

Table 20: Emergency Shelters, City of Oakland, July, 1991

Shelter	Phone	# Beds	Maximum Length of Stay	Clients
A Safe Place	510-444-7255	20	60 days	Battered women and their children
Peniel Mission	510-452-3758	30	4 nights per month	Single men
Salvation Army	510-451-5547	43	4 weeks	Families with children
Women's Refuge	510-547-4663	28	30 days	Women with children
Oakland Homeless Project (BOSS)	510-465-0882	33	60 days	Chronically mentally ill
Health Babies Project/Homeless Project for Pregnant Women and Children	510-835-BABY	10	90 days	Pregnant women and teens
Star Shelter for the Homeless	510-261-2052	35	7 days	Men only
East Oakland Community Project	510-532-3211	80	30 days	Men, women, families with children
Gilead House	510-420-0301	12	1 year	Drug addicted and other
Shiloh Christian Fellowship Girls Home	510-261-2052	12	duration of pregnancy + 2 weeks	Comprehensive services for pregnant minors
Total		303		

Source: "Comprehensive Homeless Assistance Plan, 1990," City of Oakland; "Homelessness in Oakland," Emergency Services Network; City of Oakland Homeless Policy, 1990; Bay Area Economics.

Table 21: Long-term Transitional Housing, City of Oakland, July, 1990

Project/Development	# Beds or Units	# Bedrooms	Clients
Rosa Parks Center (a)	15 beds	(na)	Emotionally or mentally disabled
Greater Emmanuel Housing Development	22 beds	(na)	No restrictions
3501 Adeline (c)	1 unit	2	Individuals/Families
3824 West (c)	1 unit	3	Individuals/Families
1936 84th Ave (d)	1 unit	2	Individuals/Families
9905 Walnut (b)	4 units	8	Individuals/Families
173 Hunter (d)	1 unit	2	Individuals/Families
2400 Church (b)	2 units	4	Individuals/Families
5237 Bancroft (c)	1 unit	(na)	Families with children
5239 Bancroft (c)	1 unit	(na)	Families with children
5241 Bancroft (c)	1 unit	(na)	Families with children
Total	13 units		
	37 beds	24	

NOTES:

- (a) These units are scheduled to be closed by the end of August, 1991.
- (b) Not yet occupied.
- (c) Managed by Dignity Housing West/Travelers' Aid Society.
- (d) Managed by East Oakland Community Project.

Sources: City of Oakland, Office of Community Development; City of Oakland, "Comprehensive Homeless Assistance Plan," July 5, 1990; Bay Area Economics.

Table 22: Oakland's Estimated Need for Additional Housing Units by Household Income: 1988 - 1995

	<u>1988- 1990</u>	<u>1990- 1995</u>
Very Low income (a)		1,305
	4,166	
Low Income (b)		739
Moderate Income (c)	1,775	870
Above Moderate Income (d)	2,928	1,435
Total Estimated Need	8,874	4,349

Notes:

(a) 50 percent or below of median household income.

(b) 51 to 80 percent of median household income.

(c) 81 to 120 percent of median household income.

(d) Greater than 120 percent of median household income.

Sources: Oakland Draft Housing Element, November 1990; Association of Bay Area Governments, Housing Needs Determination, January 1989

APPENDIX D:

DESCRIPTION OF HOUSING PROGRAMS

City of Oakland, California
CURRENT HOUSING PROGRAMS – FEDERAL

Comprehensive Housing Affordability Strategy (CHAS)
Fiscal Year 1992

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
<u>FEDERAL GOVERNMENT (HUD):</u>			
1 CDBG	GRANTS FOR NEIGHBORHOOD REVITALIZATION, ECONOMIC DEVELOPMENT & PROVISION OF IMPROVED COMMUNITY FACILITIES & SERVICES. PRINCIPALLY FOR LOW INCOME PEOPLE.	ENTITLEMENT, FORMULA-BASED	METRO CITIES WITH POP OF AT LEAST 50,000; COUNTIES, STATES
2 HOME	GRANTS FOR REHAB & NEW CONSTRUCTION OF HOUSING TARGETED TO LOW & VERY LOW INCOME FAMILIES. EMPHASIS ON RENTAL HOUSING. MATCHING FUND REQ'T WAIVED FOR FY 1992.	FORMULA-BASED, WITH APPROVED CHAS	CITIES, COUNTIES, STATES
3 HOPE I	PLANNING & IMPLEMENTATION GRANTS FOR ACQUISITION, REHAB, TECHNICAL ASSISTANCE, COUNSELING & TRAINING, ECON. DEV., CAPITAL RESERVES, OPERATING EXPENSES & TRANSACTION COSTS TO CONVERT PUBLIC HOUSING TO RESIDENT OWNERSHIP.	COMPETITIVE AT NATIONAL LEVEL	RESIDENT MANAGEMENT CORP'S, RESIDENT COUNCILS, COOP ASSNS, PUBLIC/PRIVATE NON- PROFITS, & PUBLIC HOUSING AUTHORITIES
4 HOPE II	PLANNING & IMPLEMENTATION GRANTS FOR ACQUISITION, REHAB, TECHNICAL ASSISTANCE, COUNSELING & TRAINING, ECON. DEV., CAPITAL RESERVES, OPERATING EXPENSES, & TRANSACTION COSTS TO CONVERT MULTI FAMILY PROPERTIES FINANCED, OWNED, OR INSURED BY HUD, FmHA, RTC, STATE OR LOCAL GOVERNMENT TO OWNERSHIP BY VERY LOW & LOW INCOME FAMILIES. MATCHING FUND REQUIREMENT.	COMPETITIVE AT NATIONAL LEVEL	RESIDENT MANAGEMENT CORP'S, RESIDENT COUNCILS, COOP ASSNS, PUBLIC/PRIVATE NON- PROFITS, & PUBLIC HOUSING AUTHORITIES
5 HOPE III	PLANNING & IMPLEMENTATION GRANTS FOR ACQUISITION, REHAB, TECHNICAL ASSISTANCE, COUNSELING & TRAINING, RELOCATION COSTS, & ECONOMIC DEVELOPMENT FOR LOW INCOME FAMILIES TO PURCHASE 1-4 UNIT HOMES OWNED BY HUD, VA, FmHA, RTC, STATE OR LOCAL GOVERNMENT, OR PUBLIC HOUSING AUTHORITIES. FIRST TIME BUYER REQUIREMENT.	COMPETITIVE AT NATIONAL LEVEL	PRIVATE NON- PROFITS; PUBLIC AGENCIES IN COOPERATION WITH PRIVATE NON- PROFITS.

City of Oakland, California
CURRENT HOUSING PROGRAMS – FEDERAL

Comprehensive Housing Affordability Strategy (CHAS)
Fiscal Year 1992

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
6 SUPPORTIVE HSG FOR PERSONS WITH DISABILITIES (SEC. 811)	INTEREST-FREE CAPITAL ADVANCES, PROJECT RENTAL ASSISTANCE FOR NEW CONST, REHAB, ACQUISITION OF HOUSING FOR GROUP HOMES (SF STRUC FOR <= 8 PEOPLE WITH DISABILITIES), INDEPENDENT LIVING FACILITIES (SELF CONTAINED UNITS FOR <= 24), & INTERMEDIATE CARE FACILITIES. SPONSORS MUST SUPPLY SUPPORT SVCS ON LT BASIS. FOR VERY LOW & LOW INCOME DISABLED PEOPLE >= 18 YRS OLD.	COMPETITIVE AT NATIONAL LEVEL	PRIVATE NON-PROFITS, FOR CAPITAL ADVANCE
7 SUPPORTIVE HSG FOR THE ELDERLY (SEC. 202)	FUNDS FOR NEW CONST, REHAB, & ACQUISITION FROM RTC OF HSG FOR VERY LOW INCOME ELDERLY. INTEREST-FREE CAPITAL ADVANCES; NO REPAYMENT IF HSG AVAILABLE TO VERY LOW INCOME ELDERLY >= 40 YRS. PROJECT-BASED RENTAL ASSISTANCE. SUPPORTIVE SVCS MUST BE ARRANGED & PAID BY SPONSORS.	COMPETITIVE AT NATIONAL LEVEL	PRIVATE NON-PROFITS, CONSUMER COOPS FOR CAPITAL ADVANCE
8 SECTION 8	RENTAL ASSISTANCE PAYMENTS THAT EFFECTIVELY BRIDGE THE GAP BETWEEN MARKET RENT AND 30% OF INCOME FOR LOW & VERY LOW INCOME HOUSEHOLDS. CERTIFICATES AND VOUCHERS. PROJECT- & TENANT BASED. CERTIFICATE COMMITMENTS MADE FOR MOD REHAB, MOD REHAB SRO. SEC. 8 COMBINED WITH MANY OTHER PROGRAMS (E.G., SEC. 202)	COMPETITIVE AT NATIONAL LEVEL	PUBLIC HOUSING AUTHORITIES, NON-PROFIT CORP'S

HOMELESS PROGRAMS (McKinney Act):

1 SUPPLEMENTAL ASSISTANCE FOR FACILITIES TO ASSIST THE HOMELESS (SAFAH)	GRANTS FOR ACQUISITION, LEASING, RENOVATING, REHABBING, OR CONVERTING EXISTING STRUCTURES TO HOUSE THE HOMELESS AND FOR OPERATING COSTS & SUPPORTIVE SERVICES. >= 50% OF FUNDS MUST GO TO ELDERLY & FAMILIES WITH CHILDREN. PRIORITY TO COMPREHENSIVE ASSISTANCE GRANTS.	COMPETITIVE AT NATIONAL LEVEL	STATES, METRO CITIES, URBAN COUNTIES, & PRIVATE NON-PROFITS.
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City of Oakland, California
CURRENT HOUSING PROGRAMS – FEDERAL

Comprehensive Housing Affordability Strategy (CHAS)
Fiscal Year 1992

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
2 SUPPORTIVE HSG DEMONSTRATION PROGRAM	GRANTS FOR TRANSITIONAL & PERMANENT HOUSING FOR THE HANDICAPPED HOMELESS. TRANSITION : FUNDS TO ACQUIRE, REHAB, &/OR CONSTRUCT BLDGS FOR USE AS TRANSITIONAL HSG FOR OPERATING COSTS, SUPPORTIVE SVCS, EMPLOYMENT ASSISTANCE & CHILD CARE PROGRAMS. PERMANENT : FUNDS TO ACQUIRE, REHAB, &/OR CONSTRUCT BLDGS TO HOUSE <= 8 HANDICAPPED INDIVIDUALS OR FAMILIES; FOR OPERATING COSTS.	COMPETITIVE AT NATIONAL LEVEL	STATES, COUNTIES, CITIES, PHAs, & PRIVATE NON-PROFITS.
3 SHELTER PLUS CARE	RENTAL ASSISTANCE IN 3 COMPONENTS. S + C/HRHA: HOMELESS RENTAL HSG ASSISTANCE S + C/SRO: SEC. 8 MODERATE REHAB PRGRM FOR HOMELESS INDIVIDUALS S + C/202: SEC. 202 RENTAL HSG ASSISTANCE FOR THE ELDERLY	COMPETITIVE AT NATIONAL LEVEL	FOR HRHA & 202, STATES, COUNTIES, & CITIES. FOR SRO, STATE, COUNTY, OR CITY JOINTLY WITH PHA
4 EMERGENCY SHELTER GRANTS (ESG)	GRANTS FOR RENOVATION, MAJOR REHAB, & CONVERSION OF BLDGS FOR USE AS EMERGENCY SHELTERS FOR THE HOMELESS. LIMITED FUNDS FOR SOCIAL SERVICES & OPERATING COSTS.	ENTITLEMENT; CDBG FORMULA BASED.	STATES, METRO CITIES, URBAN COUNTIES
FEDERAL GOVERNMENT (NON-HUD):			
1 LOW INCOME HSG TAX CREDIT (LIHTC)	FED TAX CREDITS TO INVESTORS IN QUALIFYING LOW INCOME HSG DEVELOPMENTS	FORMULA; ALLOC TO STATE BASED ON POP.	OWNERS; DEVELOPERS
2 MTGE CREDIT CERTIFICATES (MCC)	FEDERAL INCOME TAX CREDIT TO QUALIFYING BUYERS TO REDUCE EFFECTIVE MTGE COST.	APPLY IN RESPONSE TO NOTIFICATION OF AVAILABILITY. FIRST COME, FIRST SERVED.	DEVELPRS & PVT LENDERS; BUYER CAN APPLY TO PARTICIPATING LENDER; CITY CAN EARMARK FOR SPECIFIC PROJECTS.

12-Nov-91

City of Oakland, California
CURRENT HOUSING PROGRAMS -- STATE GOVERNMENT (HCD & CHFA)

**Comprehensive Housing Affordability
 Strategy (CHAS) -- Fiscal Year 1992**

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
I. HOUSING & COMMUNITY DEV (HCD):			
1 CA. NATURAL DISASTER ASSIST- ANCE, OWNER (CALDAP-O)	DEFERRED LOW INT LOANS FOR REPAIR OR RECONST OF SF HOME DAMAGED BY NATURAL DISASTER; "LAST RESORT" ASSISTANCE.		OWNER-OCCUPANTS REGISTERED WITH FEMA DURING EMERGENCY
2 CA. NATURAL DISASTER ASSIST- ANCE, RENTAL (CALDAP-R)	DEFERRED LOW INT LOANS FOR RPR, RECONST OF MF RENTAL UNITS DAMAGED BY NATURAL DISASTER; "LAST RESORT" ASSISTANCE LOANS FORGIVEN IF RENT TO LOW INCOME T _s FOR SPEC PERIOD.		RENTAL PROP OWNERS RGSTRED WITH FEMA DURING EMERGENCY
3 RENTAL HSG CONST PRGRM (RHCP)	DEFERRED LOW INT CONST & PERM LOANS FOR NEW CONST OF RENTAL HSG FOR LOW INCOME HSHLDs.	COMPETITIVE	FOR PROFIT & NON-PROFIT CORP'S; LOCAL GOVT AGENCIES; INDIVIDUALS
4 CA. HOME OWNERSHIP ASSIST- ANCE PROGRAM (CHAP)	EQUITY SHARING MTG PARTICIPATION LOANS; STATE PROVIDES UP TO 49% OF PURCH PRICE & BALANCE FI- NANCED BY PVT LENDER. FOR LOW & MED INCOME HSHLDs.		LOCAL GOVTs; INDIAN RES; NON-PROFIT CORP'S
5 CA HOUSING REHAB PROGRAM - RENTAL (CHRP-R)	LOW INT LONG TERM LOANS FOR REHAB, CONVERSION, OR RECONST OF SF OR MF RENTAL DWELLINGS, RES. HOTELS, GROUP OR CONGREGATE HOMES, & LIMITED EQUITY COOPS OCCUPIED BY LOW INCOME HSHLDs.	APPLY IN RESPONSE TO NOFA. FIRST COME, FIRST SERVED.	FOR PROFIT & NON-PROFIT CORP'S; LOCAL GOVT AGENCIES; INDIVIDUALS
6 CA HOUSING REHAB PROGRAM - OWNER (CHRP-O)	LOW INT EXTENDABLE 5 YR LOANS FOR REHAB OF SUBSTND SF HOMES OWNED & OCC BY LOW INCOME HSHLDs.	APPLY IN RESPONSE TO NOFA. FIRST COME, FIRST SERVED.	LOCAL GOVT AGENCIES & NON- PROFIT ENTITIES SPONSORING OWNER-OCC HSG REHABS

City of Oakland, California
CURRENT HOUSING PROGRAMS -- STATE GOVERNMENT (HCD & CHFA)

**Comprehensive Housing Affordability
 Strategy (CHAS) -- Fiscal Year 1992**

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
7 SELF-HELP HSG PRGRM (CSHHP)	GRANTS FOR TECH ASSIST; LOANS FOR PROJECT DEV & CONST; DEFERRED LOANS FOR REHAB & MTGE ASSIST. FOR NEW CONST, REHAB, & MTGE ASSIST FOR LOW & MOD INCOME HSHLDS TO BUILD & REHAB HOMES.		LOCAL GOVT AGENCIES & NON-PROFIT CORP'S
8 MOBILE HOME PARK RES. OWNER SHIP PRGRM (MHPROP)	TECH ASSIST, SHORT & LONG TERM LOANS TO FACILITATE PURCH OF MOBILE HOME PARKS BY LOW INCOME RES ORG.		CO-APPLICANTS = ORG FORMED BY PARK RES & LOCAL GOVT AGENCY
9 FAMILY HOUSING DEMONSTRATION PRGRM (FHDP)	LONG TERM, LOW INT DEFERRED PMT LOANS FOR NEW CONST, REHAB, OR ACQ & REHAB COSTS FOR CONGREGATE OR COMMUNITY HSG DEV FOR VERY LOW INCOME HSHLDS. PROJECTS MUST HAVE ON-SITE SUPPORT SVCS.		LOCAL GOVT AGENCIES & NON-PROFIT HSG DEV ORGS
10 CA ENERGY CONSERVATION REHAB PRGRM (CECRP)	GRANTS, DEFERRED LOANS TO REHAB, WEATHERIZE LOW INCOME RENTAL HSG, RES HOTELS OCCUPIED BY HANDICAPPED OR ELDERLY.		LOCAL GOVT AGENCIES & NON-PROFIT OR FOR-PROFIT CORPS
11 URBAN PRE-DEVELOPMENT LOAN PROGRAM (U-PLP)	LOW INT, SHORT TERM LOANS OF PRE-DEV CAPITAL TO START LOW INCOME HSG PROJECTS. ALSO FOR SITE ACQ.		LOCAL GOVT AGENCIES & NON-PROFIT CORPS
12 SENIOR CITIZENS' SHARED HSG PRGRM (SCSHP)	GRANTS FOR TECHNICAL ASSIST TO EST & OPERATE A MATCHING SVC, TO FACILITATE SHARING OF HSG BY SENIORS, PROMOTE AFFORDABILITY.		LOCAL GOVT AGENCIES & NON-PROFIT CORPS

City of Oakland, California
CURRENT HOUSING PROGRAMS -- STATE GOVERNMENT (HCD & CHFA)

**Comprehensive Housing Affordability
 Strategy (CHAS) -- Fiscal Year 1992**

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
<u>HOMELESS PROGRAMS</u>			
1 EMERGENCY SHELTER PROGRAM (ESP)	TEMP EXPANSION OF EXISTING SHELTERS; CONVERSION OF SPACE TO SHELTER USE; ACQUISITION OF SHELTER SPACE &OR EQUIP BY PURCH OR LEASE; OPER & GRANT ADMIN EXPNS; RENTAL VOUCHERS.	APPLY IN RESPONSE TO NOFA. COMPETITIVE.	LOCAL PUBLIC ENTITIES; NON-PROFIT CORP'S THAT PROVIDE EMERGENCY SHELTER
2 RENTAL SEC DEP GUARANTEE DEMONSTRATION PRGRM (RDG)	GRANT, WITH 15% CASH MATCH REQD. TO GUARANTEE RENTAL DEPOSITS FOR HOMELESS HSHLDs TRANSITIONING TO PERM. RENTAL HSG.	AWARDS CONCURRENT WITH ESP PGM; LOCAL GOVT AGENCIES & NON-GRANT LIMITS TO ALAMEDA CTY	NON-PROFIT CORP'S THAT PROVIDE SVCS TO HOMELESS
3 PERMANENT HSG FOR THE HANDICAPPED HOMELESS (PHH)	GRANTS FOR <= 50% OF TOTAL ACQ & REHAB COSTS TO ACQUIRE, REHAB, & OPERATE MULTI-UNIT & GROUP HOME PROJECTS FOR DISABLED HOMELESS. GRANTS FOR <= 75% OF SUPPORTIVE SVCS, OPER COSTS. JOINT HUD/HCD. MATCHING FUND REQD.		CO-APPLICANTS = HCD WITH PRIVATE NON-PROFITS & PHAs

D-8

II. CA HOUSING FINANCE AGENCY (CHFA):

1 HOME MORTGAGE PURCHASE PRGRM - SF (HMP)	BELOW MKT RATE (BMR) LOANS TO FIRST TIME BUYERS; INCOME LIMITS.	APPLY IN RESPONSE TO NOTICE OF INTENTION TO ISSUE BONDS	PRIVATE LENDERS, BUILDERS
2 MATCHING DOWN PMT PRGM - SF (MDP)	DEFERRED PMT LOW INT 2ND LOAN TO LOW INCM 1ST TIME BUYERS. MATCH DOWN PMT \$; WITH CHFA 1ST MTGE.		PRIVATE LENDERS, BUILDERS
3 HOME PURCHASE ASSISTANCE PRGRM - SF (HPA)	DEFERRED PMT LOW INT 2ND MTGE TO LOW INCOME 1ST TIME BUYERS. REDUCES MTGE PMTS OR PAYS CLOSING COSTS. WITH CHFA 1ST MTGE.		PRIVATE LENDERS, BUILDERS

City of Oakland, California
CURRENT HOUSING PROGRAMS -- STATE GOVERNMENT (HCD & CHFA)

**Comprehensive Housing Affordability
 Strategy (CHAS) -- Fiscal Year 1992**

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
4 SELF-HELP HSG PRGRM - SF	PERM. LOW INT LOAN COMMITMENTS TO NON-PROFIT SELF-HELP HSG DEV. FOR FIRST TIME BUYERS WHO HELP BUILD HOMES AS DOWN PMT. INCOME QUALIFICATIONS.		NON-PROFIT DEVELOPERS
5 SELF-HELP BUILDER ASSIST. PRGRM - SF (SHBAP)	INTERIM FINANCING FOR LAND ACQ. SITE DEV. & CONST OF SELF-HELP HSG. TO NON-PROFIT DEV.		NON-PROFIT DEVELOPERS
6 NON-PROFIT HOUSING PGM - SF	PERMANENT FINANCING & REDUCED COMMITMENT FEES TO NON-PROFIT DEV BUILDING SF HOMES FOR LOW INCOME BUYERS.		NON-PROFIT DEVELOPERS
7 RENTAL HOUSING PRGRM - MF	PERMANENT FINANCING & DEVELOPMENT LOANS FOR MF RENTAL PROJECTS FOR LOW & VERY LOW INCOME TENANTS.	ONGOING APPLICATIONS PROCESS.	NON-PROFIT & FOR-PROFIT DEVELOPERS
8 COMPENSATING BALANCE PRGM, MBE/WBE	CHFA INVESTS HSG ASSIST TRUST FUNDS WITH PVT LENDER AT A NEGO- TIATED RATE; LENDER PROVIDES CONST LOAN TO DEVELOPER.		PRIVATE LENDERS
III. OTHER:			
1 CA LOW INCOME HSG TAX CRDT (CA-LIHTC)	TAX CREDIT TO INVESTORS IN QUAL- IFYING LOW INCOME HSG DEV. CREDIT FOR 4 YRS.	COMPETITIVE AT STATE LEVEL	OWNERS & DEVELOPERS; CITIES THROUGH LDCs

12-Nov-91

CITY OF OAKLAND
OFFICE OF COMMUNITY DEVELOPMENT
HOUSING PROGRAMS
MAY 1991



HOUSING REHABILITATION PROGRAMS

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) HMIP LOAN	To provide low interest rehab loans to low- and moderate-income owner-occupants of 1-4 unit dwellings.	\$40,000 for single-family unit plus \$5,000 for each additional unit up to 4 units.	Up to 20 years; fixed interest rate of 6%.	Owner-occupied meeting income guidelines for amortized loans shown on page 6. Borrower must demonstrate ability to meet loan payment.	Located in one of 7 CD Districts; 1-4 unit residential	The primary purpose of this loan is to correct code violations, but other home improvements can be financed. May include access modifications.
2) HMIP DEFERRED PAYMENT LOAN	To provide rehab resources to any low-income homeowner unable to qualify for an interest-bearing loan.	\$25,000	No interest on loan. It only becomes due and payable at the time of sale or transfer of title. Borrowers under 62 years of age at the time of loan approval will be reassessed every three years to determine ability to pay.	Family income must fall within HUD's definition of very low income. See deferred loan income guidelines on page 6.	Located in one of 7 CD Districts; 1-4 unit residential	Can be used only for repairs required by code. May include access modifications.
3) HMIP VACANT HOUSING LOAN	To provide assistance for rehabilitation of properties which have been vacant for more than six months.	\$60,000 for single-family dwelling, plus an additional \$10,000 per unit for up to four units.	Up to 30 years at 6% interest rate.	Property must have been vacant for more than 6 months.		
4) 312 LOAN	To provide below market-rate interest loans to property owners to encourage rehabilitation in declining neighborhoods.	\$33,500 per unit for residential properties; the maximum loan for non-residential properties is \$100,000.	20 years; Interest rate is 3% for 1-4 unit bldgs. occupied by households meeting income guidelines for amortized loans (See page 6). For others, interest rates are based on the U.S. Treasury borrowing rate. Contact HUD for more information.	Owner demonstrates ability to repay loan. Preference given to low-income families.	Located in one of 7 CD Districts	May be used for owner-occupied buildings and investor-owned residential, commercial, and mixed use properties.

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
5) RENTAL REHAB	To assure an adequate supply of affordable rental housing for low income tenants.	50% of Rehab. costs, up to \$8,500 per unit. (In exceptional circumstances, limit may be increased to \$12,000).	Deferred up to 15 years depending on the financial needs of the owner; 6% interest rate.	Rehab of privately owned, primarily residential rental properties. At least 70% of the tenants in the property must be low income families.	Multi-unit bldgs. In selected target areas within 7 CD Districts.	Loan funds may be used only to correct sub-standard conditions, make essential improvements, and repair major systems in danger of failure.
6) MINOR HOME REPAIR PROGRAM	To provide grants for emergency home repairs for homeowners.	Maximum grant is \$1,500, though average grant is \$1,000.	N/A	Homeowners who are 62 years or older or disabled and meet income guidelines on page 6.	Owner-occupied and generally located in one of 7 CD Districts	The program is administered through the County of Alameda.
7) TENANT ACCESS PROGRAM	To provide grants for accessibility modifications to rental properties.	Maximum grant per existing unit is \$12,000. A \$4,000 grant is available toward construction of new accessible units in buildings of 3 or fewer units.	N/A	Property owners and tenants for existing units. Property owners for new construction.	Property must be located in one of the 7 CD Districts	Property owner agrees to removal of architectural barriers and to rent property to disabled tenant for 5 years.
8) RESIDENTIAL HOTEL REHAB LOAN PROGRAM	To provide owners of residential hotels with low interest loans to correct code violations and enhance livability.	Maximum loan is \$15,000 per unit	Simple interest is 6% per year, amortized over 30 years, with a balloon payment due at 15 years (extensions are possible).	Some of the rooms must be affordable to low-income persons for 15 years (the number depends on amount of loan).	Residential Hotels	
9) CALDAP-O	To provide financial assistance to repair or replace owner-occupied housing that sustained damage as a result of the Loma Prieta earthquake.	Maximum loan amount is \$30,000.	3% interest rate with payments of principal and interest deferred until transfer of ownership or refinancing occurs.	Single-family, owner-occupied unit; must be primary residence; and have "unmet" needs after securing assistance through FEMA.	Completion of these repairs will bring house into compliance with code requirements.	Applicant must have held title to property at the time of the earthquake. There is no income limit.
10) CALDAP-R	To provide deferred payment property rehabilitation loans to owners of rental housing that was damaged by the Loma Prieta earthquake.	Total loan-to-value ratio cannot exceed 100%.	3% interest rate; payment of principal and interest deferred for 20-30 years. The loan may be forgiven if property remains affordable to low- and moderate-income renters.	Owners of rental property for whom federal and state resources, private insurance proceeds or private loans do not provide enough assistance.	Rental property must have been substantially damaged as a result of the Loma Prieta earthquake.	Program requires evidence that borrowers have sought financing from other disaster assistance programs (i.e., SBA).

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
11) DISASTER REHAB LOAN PROGRAM	To assist owner/lessees of multi-family housing (20 units or more) which was damaged by the Loma Prieta earthquake.	\$15,000 per unit or that amount not funded by other sources	6% simple interest repayable over 15 years. Interest payments may be deferred until completion of construction; thereafter, level payments of principal and interest sufficient to repay the loan over 30 years are due monthly.	Any owner of a building which has been posted by the City as unsafe.	Property must be located in the City of Oakland.	Borrowers must provide evidence of application for or denial of Federal and State disaster assistance loans.
12) URBAN HOME-STEADING						
13) SELF-HELP PAINT						
14) WEATHER-IZATION PROGRAM						

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) PRE-DEVELOPMENT LOAN PROGRAM	To provide loans and grants to non-profit housing developers to cover pre-development costs (feasibility analyses and preparation of loan applications) and to cover costs of preparing projects for syndication.	\$35,000 per project, but actual amount is limited to amount needed to prepare applications for project financing.	18 months at 6% interest rate; repayment will be deferred until receipt of project financing or the end of the 18 month period.	Non-profit organizations with stable administrative structure and previous housing development experience. Applicants must secure funding from other non-City sources for an amount equal to one-half the requested loan amount.	Projects must be located in Oakland and have at least 20% of units earmarked for lower income persons..	Priority will be given to projects with substantial community support, and which have a high probability of obtaining funding.
2) EMERGENCY HOUSING PROGRAM	To provide emergency shelter and services to the homeless population in Oakland, the City funds 8 shelters/long-term housing and 3 voucher programs. A coordinating agency and a rental assistance program are also funded by the City. In addition, the City provides funds for up to 18 months for longer-term housing. There are currently 9 units being used for this purpose.					
3) LOW INCOME HOUSING TAX CREDIT	The City assists the California Tax Credit Allocation Committee in its evaluation of applications for the Federal and State Low Income Housing Tax Credit Program for rental projects constructed, acquired, or rehabilitated in Oakland. The tax credit program provides developers with incentives to produce and maintain more rental units that are affordable to lower income families.					
4) OAKLAND HOUSING PARTNERSHIP	The City staff assists a non-profit corporation, Community Alliance for Syndicated Housing, Inc. (CASH, Inc.), to provide low-income tax credit partnership investments to local corporations and administers a housing equity fund on behalf of the partnership.					
5) HOUSING DEVELOPMENT SERVICES	Housing Development Services' goal is to expand the supply of affordable housing by processing loans and providing technical assistance to non-profit and for-profit developers. Loans are made on a case-by-case basis usually to non-profit developers which have conditional loan commitments from outside sources for at least 50% of funding required for the project.					

HOUSING COMPLIANCE PROGRAMS

1) GENERAL HOUSING CONSERVATION	The Housing Conservation Division enforces the Oakland Housing Code through inspection of deteriorated buildings and referrals to the Housing Advisory and Appeals Board for substandard and public nuisance declaration. Responds to complaints regarding Housing Code violations. Housing Conservation is also responsible for the enforcement of the zoning ordinance and blight ordinance.
2) CLEAN-UP AND BUILDING SECURITY	This program allows the elimination of nuisance by the removal of trash and debris and by boarding up vacant structures.
3) CITY-WIDE DEMOLITION	This program allows the removal of public nuisance buildings where rehabilitation is not feasible.
4) GRAFFITI ABATEMENT PROGRAM	This program seeks to assist the efforts of the public to remove graffiti on private property through publicity, organization and enforcement. This program seeks to coordinate with other city departments in undertaking to eradicate graffiti on public properties and on highway underpasses in Oakland.

SUPPLEMENTAL HOUSING SERVICE ACTIVITIES

1) HOUSING COUNSELING	Provides counseling in default and delinquency, low- and moderate-income homeownership, landlord-tenant relations, home rehabilitation and mortgage bonds program; services the HMIP loans; and offers classes and workshops in simple home maintenance, home purchase and housing related issues.
2) NEIGHBORHOOD HOUSING SERVICES	This non-profit corporation encourages rehabilitation and neighborhood conservation in the Elmhurst District. The "Revitalization Program" rehabilitates vacant houses and moves houses scheduled for demolition. The "Owner Built Program" provides financing to qualified families for building their own homes in Elmhurst. Neighborhood Housing Services receives support from several savings and loans, the Federal Home Loan Bank Board, private foundations and the City. The City has provided the corporation with a Revolving Loan Fund to make high risk loans on the same terms as the HMIP owner-occupied loan.
3) CENTER FOR INDEPENDENT LIVING	The City provides funding to the Center for Independent Living to provide the handicapped population with housing search, counseling, and a variety of referral services regarding housing.
4) RELOCATION SERVICES	This program provides services to families who live in housing scheduled for demolition or rehabilitation or for businesses which are forced to relocate due to Agency or City action. Relocation services provides referrals to available comparable replacement housing, relocation payments for those meeting eligibility conditions, counseling and other services.
5) PROJECT SHARE	The City provides funding to a non-profit organization to provide education and publicity for shared housing. It also provides counseling services and assistance in arranging group living situations.
6) FAIR HOUSING SERVICES	The City provides funding to two non-profit organizations to offer Fair Housing Services to landlords and tenants and to families with children. The organization provides landlord-tenant counseling and investigates legal remedies for housing discrimination.
7) HOME EQUITY CONVERSION	The City provides funds to a non-profit organization to provide reverse mortgage program services to seniors.
8) RENTAL ASSISTANCE PROGRAM	The Rental Assistance Program (RAP) is designed to help people who have fallen behind in rental payments or who need money for a security deposit. The City provides money to a non-profit housing developer which draws up contracts between tenants and landlords to pay the amount owed in installments. The agreement is co-signed by the non-profit.
9) RESIDENTIAL RENT ARBITRATION BOARD (RRAB)	The Board acts as a legal mechanism to prevent excessive residential rent increases. It also works to encourage open communication and to foster a climate of understanding between Oakland landlords and tenants. If a landlord exceeds a 6% rental increase in less than a 12 month period, the tenant may file a petition with the RRAB. Tenants have 30 days to file after receiving the written notice from their landlord. Upon receipt of the petition, the staff member notifies the landlord of the tenant's complaint. Landlords are asked to bring supportive information showing justification for the additional increase. The justifications that will establish rental increases above the 6% annual rental increase limits are: 1) capital improvement costs; 2) increased housing service costs; 3) past history of rent increases; 4) increased debt service costs; and 5) other relevant factors.

PROGRAM INCOME LIMITS

Household Size	<u>Self-Help Paint, Amortized Loan, Vacant Housing, and Homestead Program (1)</u>	<u>Minor Home Repair, Weatherization, and Deferred Loan Program (2)</u>
1	\$26,200	\$16,400
2	\$29,950	\$18,700
3	\$33,700	\$21,050
4	\$37,450	\$23,400
5	\$40,450	\$25,250
6	\$43,450	\$27,150
7	\$46,400	\$29,000
8	\$49,400	\$30,900

(1) Moderate Income (80% of Area Median Household Income)

(2) Low Income (Approximately 50% of Area Median Household Income)

Income Limits are revised periodically. Check with OCD or the U.S. Department of Housing and Urban Development for current low/moderate income levels.

The limits shown here are current as of May 1991.

QUESTIONS CONCERNING PROGRAMS:

Housing Rehab Programs 1,2,3,4,5,13

Housing Rehab Program 6

Housing Rehab Program 7

All Housing Development Programs & Housing Rehab Programs 8 & 11.

Housing Compliance Programs 1,2,3

Housing Compliance Program 4

Rehab Programs 9,10, 12, Supplemental Housing Services 1

Rehab Program 14

Supplemental Housing Services 2

Supplemental Housing Services 3

Supplemental Housing Services 4

Supplemental Housing Services 5

Supplemental Housing Services 6

Supplemental Housing Services 7

Supplemental Housing Services 8

Supplemental Housing Services 9

Call Mortgage Services at 273-3909

Call Alameda County Housing & Community Development at 670-5404

Call Access California at 273-3723

Call Housing Development Services at 273-3502

Call Housing Conservation at 273-3381

Call Graffiti Abatement at 273-4703

Call Housing Counseling at 273-3056

Call General Services at 273-3310 or 273-3247

Call Neighborhood Housing Services at 632-8892

Call Center for Independent Living at 841-4776

Call Housing Development Services at 273-3502

Call Eden Council for Hope and Opportunity/Project Share at 845-9030

Call Operation Sentinel East Bay at 836-2687 and Housing Rights, Inc. at 658-6623

Call Eden Council for Hope and Opportunity at 930-0989.

Call ECHO Housing at 836-4826

Call Residential Rent Arbitration Board at 273-3721

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